Sekat

USER MANUAL

TM

MICMAC CERM®

A Cooperative Management Solution

CHAPTER 1

Welcome to MicMac CERM

INTRODUCTION

The MICMAC Cooperative Enterprise Resource Management Solution is an improved Edition/ Version of the known e-Coop software application package that provides the highest level of features and security compared to other products today.

It is a highly innovative product designed for the management of Cooperative Societies Administrative and Financial functions and it also

Provides the highest level of features and security compared to other products today

.

It is a great solution for small to medium-sized and large Multipurpose or Credit & Thrift cooperative societies.

MICMAC CERM will help you run your cooperative business better; it's flexible, powerful and affordable.

A great start for societies that need a customized or standardized solution, yet have a small budget. No other solution can make cooperating.

It is a great solution for small to medium-sized and large Multipurpose or Credit & Thrift cooperative societies.
MICMAC CERM will help you run your cooperative business better; it's flexible, powerful and affordable.
A great start for societies that need a customized or standardized solution, yet have a small budget. No other solution can make cooperating easier.

Before you can use the MICMAC CERM package, you

- First Subscribe to your Single User License of the MicMac CERM Application – Contact Sekat Technologies for details.
- Must know what the basic hardware requirements are – Find on page 5 of the User manual or page ….. on the User Guide slip in your Disk Pack to see details of hardware requirement. Purchase your hardware, move to the next stage below and follow all instructions strictly.
- Must have it Installed – Follow all instructions on page 6 of the User manual or page ….. on the User Guide slip in your Disk Pack. At the end of installation, do eject your disk, return it to your pack and keep safely till some other time when there will be need for it.
- Must know whether you will need an upgrade or a fresh installation – This simply stated, if you need an upgraded version or edition of the MicMac CERM or a customized version to enhance your operations and membership strength. Contact Sekat Technologies for more details.

Once you have considered all this, then you are on the **GO**.

BASIC HARDWARE REQUIREMENTS

A Dedicated System

The MicMac CERM Package requires a dedicated system except it would be set up on an existing server system. It can thus integrate seamlessly with an existing system or be set up as a stand-alone system. The system runs best on a minimum processor of Pentium III.

Compatibility

The system has been designed to be compatible with Windows based operating systems and this makes it suitable for most businesses. The preferred Operating Systems are the Windows 2000, Windows 2003 Server, Windows XP and any other latest windows operating systems.

A Dedicated Printer

A network printer could be used in place of a dedicated printer. In the absence of a network printer, it would be necessary to attach a dedicated printer to this system to facilitate timely print-outs of daily reports.

External Backup Plan

Given the nature of our business as a Business Organisation and a financial institution, we recommend that you get an external Backup Hard disk or subscribe to a regular backup plan with a reputable Organisation to secure a level of security of your data in case there is any form of loss of data, inferno, theft, disaster etc.

OTHERS (OPTIONAL)

Smart phone (SMS OPTION)

A java-enabled smart phone is used for sending, receiving and part processing of incoming and out-going data. If recommended phone is connected to your computer system and you subscribe to the MicMac ENS, you will be able to run and use this process.

Server System

If the system is configured to run on the server, we recommend a minimum of Window Server 2000 or better still 2003 server system.

Networking

If you require Multiple Users Access, (with a single database license) i.e. the MicMac CERM Software Applications running on a server system with a number of client systems, you will require a server based version of MicMac CERM Software Package and a LAN network in place. It could be a wired or wireless or a WAN network. The choice is yours.

Efficient power backup

Given the nature of the computer system and the power system in our environment, it is important that there is power backup for the system. This would be necessary if the system sits on a server that is set up to run for 24 hours non stop. It would also be less intensive if the dedicated System is a laptop that can hibernate for long periods of time.

INSTALLATION PROCESS

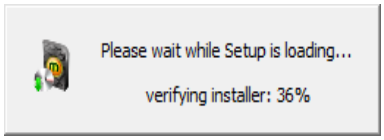
INSTALLING Micmac CERM

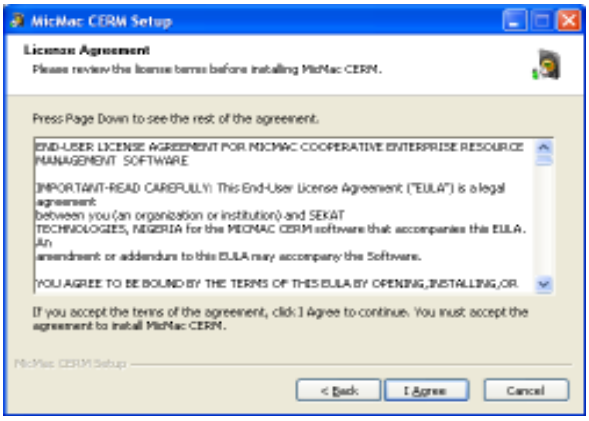
MicMac CERM Setup
Welcome to the MicMac CERM Setup Wizard
This wizard will guide you through the installation of MicMac CERM.
It is recommended that you close all other applications before starting Setup. This will make it possible to update relevant system files without having to reboot your computer.
Click Next to continue.
Next >
Cancel

Step 1: Installation

a. **Insert** the **CD** into your **CD Drive** (It Will Auto Run and an Introduction Splash Screen will appear)

b. **Click** on **Next** Button to continue with Installation.



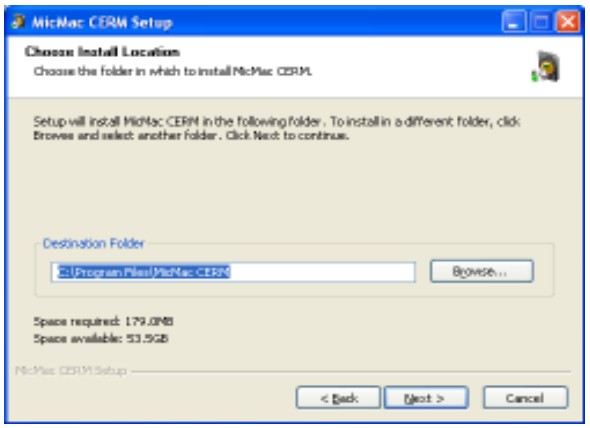

MicMac CERM Setup
License Agreement
Please review the license terms before installing MicMac CERM.
Press Page Down to see the rest of the agreement.
END-USER LICENSE AGREEMENT FOR MICMAC COOPERATIVE ENTERPRISE RESOURCE MANAGEMENT SOFTWARE
IMPORTANT-READ CAREFULLY: This End-User License Agreement ("EULA") is a legal agreement
between you (an organization or institution) and SEKAT TECHNOLOGIES, NIGERIA for the MICMAC CERM software that accompanies this EULA. Any
amendment or addendum to this EULA may accompany the Software.
YOU AGREE TO BE BOUND BY THE TERMS OF THIS EULA BY OPENING,INSTALLING,OR
If you accept the terms of the agreement, click I Agree to continue. You must accept the agreement to install MicMac CERM.
< Back
I Agree
Cancel

Step 2: MicMac CERM Setup

(License Agreement)

a. **Click** on **"I Agree"** Button if you have read and you are Sure of conformity with the single user license and if otherwise,

b. **Click"Cancel"** Button to disagree and cancel the Installation Process. You can also **"Click"** the **Back** Button to go back to the Beginning.


MicMac CERM Setup
Choose Install Location
Choose the folder in which to install MicMac CERM.
Setup will install MicMac CERM in the following folder. To install in a different folder, click Browse and select another folder. Click Next to continue.
Destination Folder
C:\Program Files\MicMac CERM
Browse...
Space required: 179.0MB
Space available: 53.5GB
< Back
Next >
Cancel

Step 3: MicMac CERM Setup

(Choose Install Location)

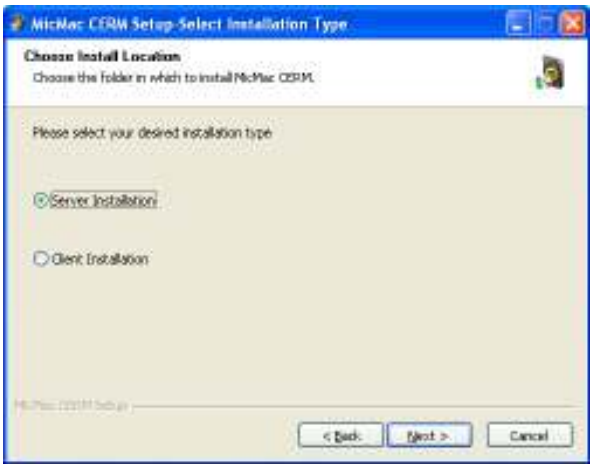
a. **Click** on **"Next"** Button to continue Installation on the default Location or Destination Folder.

b. On the other hand **Click** on Browse Button to pick on your Location of interest then **Click** Next Button.

Step 4: MicMac CERM Setup

(Choose Install Location)

a. **Click** on the Server Installation Radio/Option Button if you are installing on a standalone or a single system then Click the Next Button.


MicMac CERM Setup-Select Installation Type
Choose Install Location
Choose the folder in which to install MicMac CERM.
Please select your desired installation type
Server Installation
Client Installation
< Back
Next >
Cancel

Step 5: MicMac CERM Setup

(Choose Install Location)

a. Click on Client installation Radio/Option Button, if you are installing on or over the network then Click the Next Button.

Step 6: MicMac CERM Setup

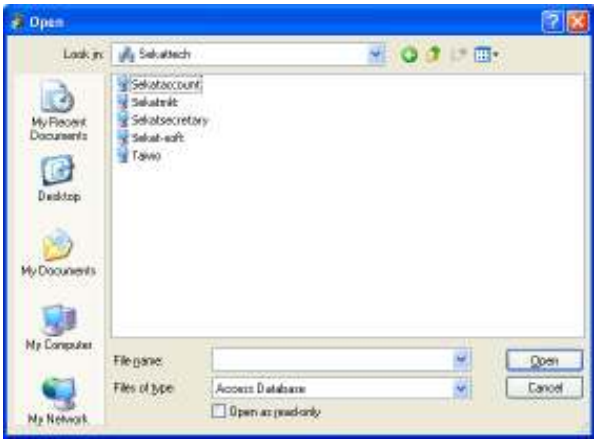
(Choose Install Location)

a. Click on the Browse Button to search and to locate the path to your Server and Click on the Install Button.

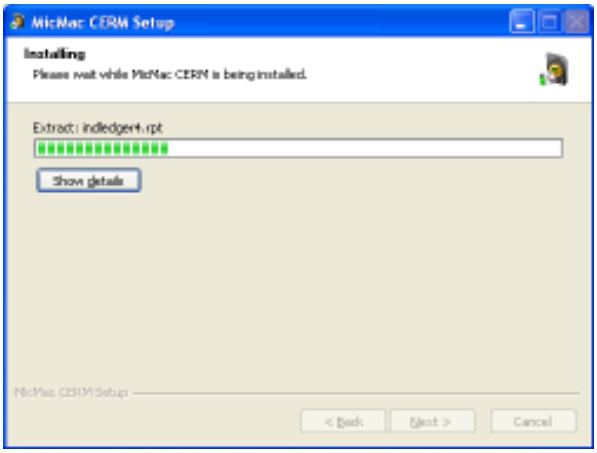
Step 7: MicMac CERM Setup

(Open File Location)

a. Locate your Server path or the name of your Server through My Network places and Click on the Open Button.



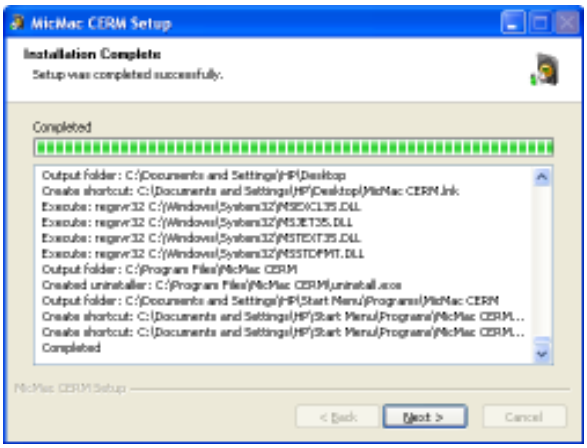
Step 8: MicMac CERM Setup



(Installing)

a. Click on the Install Button to begin Installation proper. Clicking on the Show details Button will display all files transfer and locations.

Step 9: MicMac CERM Setup



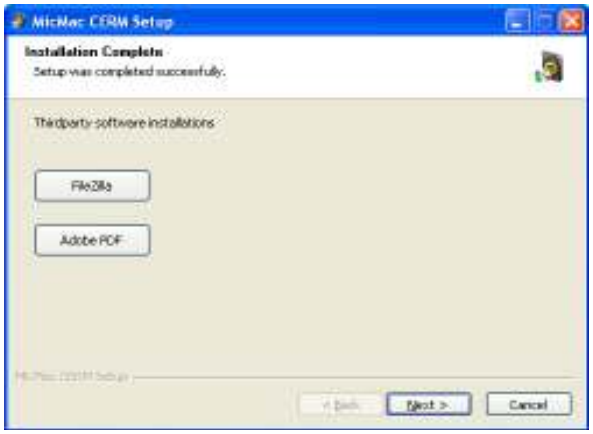
(Installation Complete)

a. Installation of the MicMac CERM has completed successfully when it shows this form and the Message Boxes shown below

b. Click on the Next Button to complete Installation and OK button(s) on the Message Boxes to complete the process.

c. You can now go on with the Third-party Installation steps.

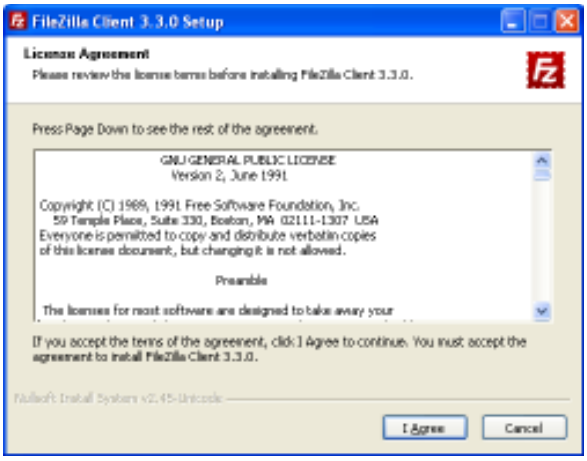
Step 10: MicMac CERM Setup



(Third- Party Software Installation)

a. Click on the FileZilla Button to begin its' Installation or

b. Click on the Adobe PDF Button to begin its' Installation


FileZilla Client 3.3.0 Setup
License Agreement
Please review the license terms before installing FileZilla Client 3.3.0.
Press Page Down to see the rest of the agreement.
GNU GENERAL PUBLIC LICENSE
Version 2, June 1991
Copyright (C) 1989, 1991 Free Software Foundation, Inc.
59 Temple Place, Suite 330, Boston, MA 02111-1307 USA
Everyone is permitted to copy and distribute verbatim copies
of this license document, but changing it is not allowed.
Preamble
The licenses for most software are designed to take away your
If you accept the terms of the agreement, click I Agree to continue. You must accept the agreement to install FileZilla Client 3.3.0.
I Agree
Cancel

Step 11: FileZilla Client 3.3.0 Setup

(License Agreement FileZilla**)**

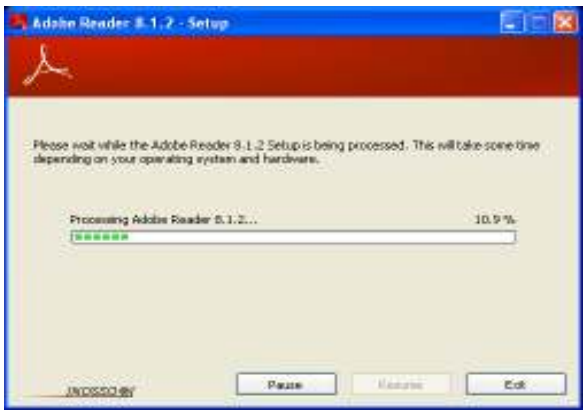
a. **Click** on **"I Agree"** Button if you have read and Sure of conformity with the single user license rule and if otherwise,

b. **Click"Cancel"** Button to disagree and cancel the Installation Process.

c. Follow the Screen prompts **"NEXT/ INSTALL/ CONTINUE"** to complete the Installation of the FileZilla to your Computer

NB:

Please do call the support line to request for a Hostname, Username the FileZilla Transfer Support to our Server.


Adobe Reader 8.1.2 - Setup
Please wait while the Adobe Reader 8.1.2 Setup is being processed. This will take some time depending on your operating system and hardware.
Processing Adobe Reader 8.1.2...
10.9 %
Pause
Exit

Step 12: Adobe Acrobat PDF

(License Agreement Adobe Reader 8.1.2 Setup)

a. Follow the Screen prompts **"NEXT/ INSTALL/ CONTINUE AND FINISH"** to complete the Installation of the Adobe Reader to your Computer

MicMac CERM Setup
Welcome to the MicMac CERM Setup Wizard
This wizard will guide you through the installation of MicMac CERM.
It is recommended that you close all other applications before starting Setup. This will make it possible to update relevant system files without having to reboot your computer.
Click Next to continue.
Next >
Cancel

Step 13: If Auto Run Fails

(MicMac CERM Setup)

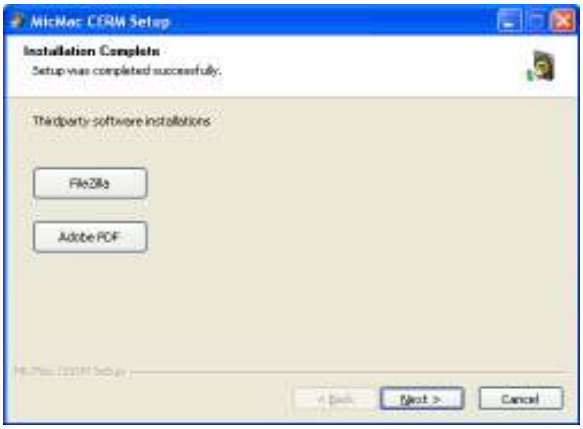
a. Insert the **CD** into your **CD Drive**

b. **Go** through **My Computer** to locate the **CD- ROM Drive**

c. **Double- click** or **Right Click** to pick option to open the CD.

d. **Locate the Setup Button on your CD**, then **Double- click** or **Right Click** to pick option to

Install **to Start** or continue the Installation process as seen in **Step 1** Installation above.



Step 14: MicMac CERM Setup

(Installation Complete)

a. **Click** on the Next Button to complete the Third-Party installation process.

Step 15: MicMac CERM Setup

(Completing the MicMac CERM Setup Wizard)

a. **Click** on the Finish Button to complete the MicMac CERM Installation process and close the wizard.

- **Installation has been Successfully Completed**

NB: ***If at any time your system demands to Restart during Installation process for Updates, Click on "Yes" to Restart your system. After restarting, Start with your MicMac CERM Activation.***

ACTIVATION

Before you can fully make use of the MicMac CERM Software Application, You must first activate the software.

Do note that you must be connected to a reliable internet connection for you to be able to activate your license. Therefore, connect and Double-click or Right-click to open the MicMac CERM Shortcut on your desktop or Locate your MicMac CERM on your Program Menu through your Start menu.

Also there is a unique code in your license pack. Be careful not to misplace or release it for unauthorised users before your activation and make sure that your MicMac CERM pack is sealed on point of purchase.

MICMAC™ CERM® License Activation
SOFTWARE LOCKED
You are required to activate your copy of this software product.Click Unlock to do so.
Unlock

Step 1: MicMac CERM Activation

(Software Locked)

a. **Click** on the Unlock Button to start activation process after you must have connected to the internet.

Step 2: MicMac CERM Activation

(Software Activation)

a. **Input** the unique serial number or activation code given into the Serial No Text Box.

b. Input Your Company's or Organization Names, Address, City and e-Mail address in the Text Boxes provided

c. Click on the Activation Button.

NB: ***Be sure you have your Activation done once with your right information. Also make sure you have the right Activation Code/ Serial No.***

Lastly check that you are connected to the internet for the MicMac CERM Activation. If not you'll see this message. "Cannot Connect to

Server Please check your internet connection" as displayed in the Diagram shown.

After All this has been done, You Are Good to Go!!!

Login with the general password given. See Getting started below

CHAPTER 2

GETTING STARTED

After the installation of the **MICMAC CERM Software**, **Create** a shortcut on your desktop for easy access to the package if it is not created at the end of the installation process. The program's shortcut is installed in the **Program Menu** a submenu on the **Start Menu** of your windows.

Steps:

- **Click** the **Start Menu** locate **All Programs or Programs Menu** depending on your operating system, Locate the Folder, **MICMAC CERM**, then **Right Click** on the MICMAC CERM icon then **Click** on send to **Desktop as Shortcut**.
- Locate the **MicMac** Icon on your desktop and **Double Click** on the icon **or Right Click** and **Click** on **Open** to Start **MICMAC** CERM Package.

MicMac CERM MODULE FEATURES AND FUNCTIONALITIES

The MICMAC Cooperative Enterprise Resource Management Solution features can be divided into Six (6) categories and they include: The Admin, Member's Resource, Deduction Management, Receipts and Payments, Procurement Management and Financials.

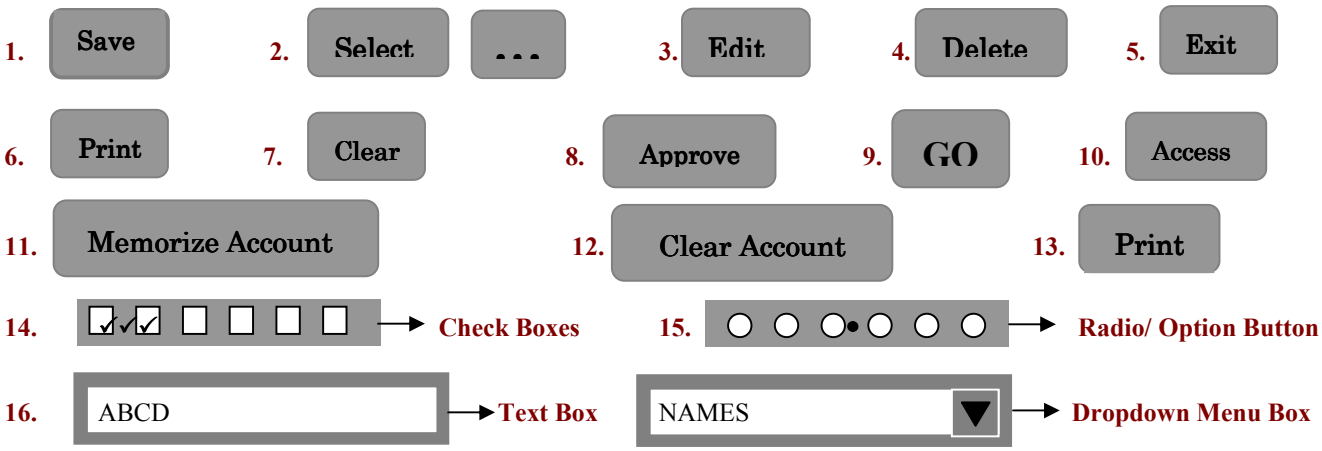
Do note that all this features and their functionalities cannot work independently without the help of others, which make up the same enterprise resource i.e. one relies on the other to get an optimum or complete result.

Highlighted below is a brief introduction of the features and list of functionalities.

STARTING MicMac CERM

Button & Boxes - Function / Usage

After the installation and login into the **MICMAC CERM Software Application,** you must note all Features of the windows which include Buttons, Boxes and Forms. Among such which you are likely to meet are shown and explained with the images and table below.



Button No.s	Function / Usage
1	**Save Button** is used to save any Input on any form in the Application Windows of the MicMac CERM Software.
2	To search names of the database Click on the **Select from List Button** to pop- up a member list. Double-Click on any member ID you want and it loads on the Form that is active.
3	For any form you find this button (No.3), it implies that you can **Apply Changes or Edit** existing members information by clicking on that button if "correction" has been made to any members information.
4	**Delete Record** as the name implies is to delete any member's information but note that this button must not be used indiscriminately except if the record is invalid or necessary.
5	**Close/ Exit Button** is used to exit on an existing form or Windows

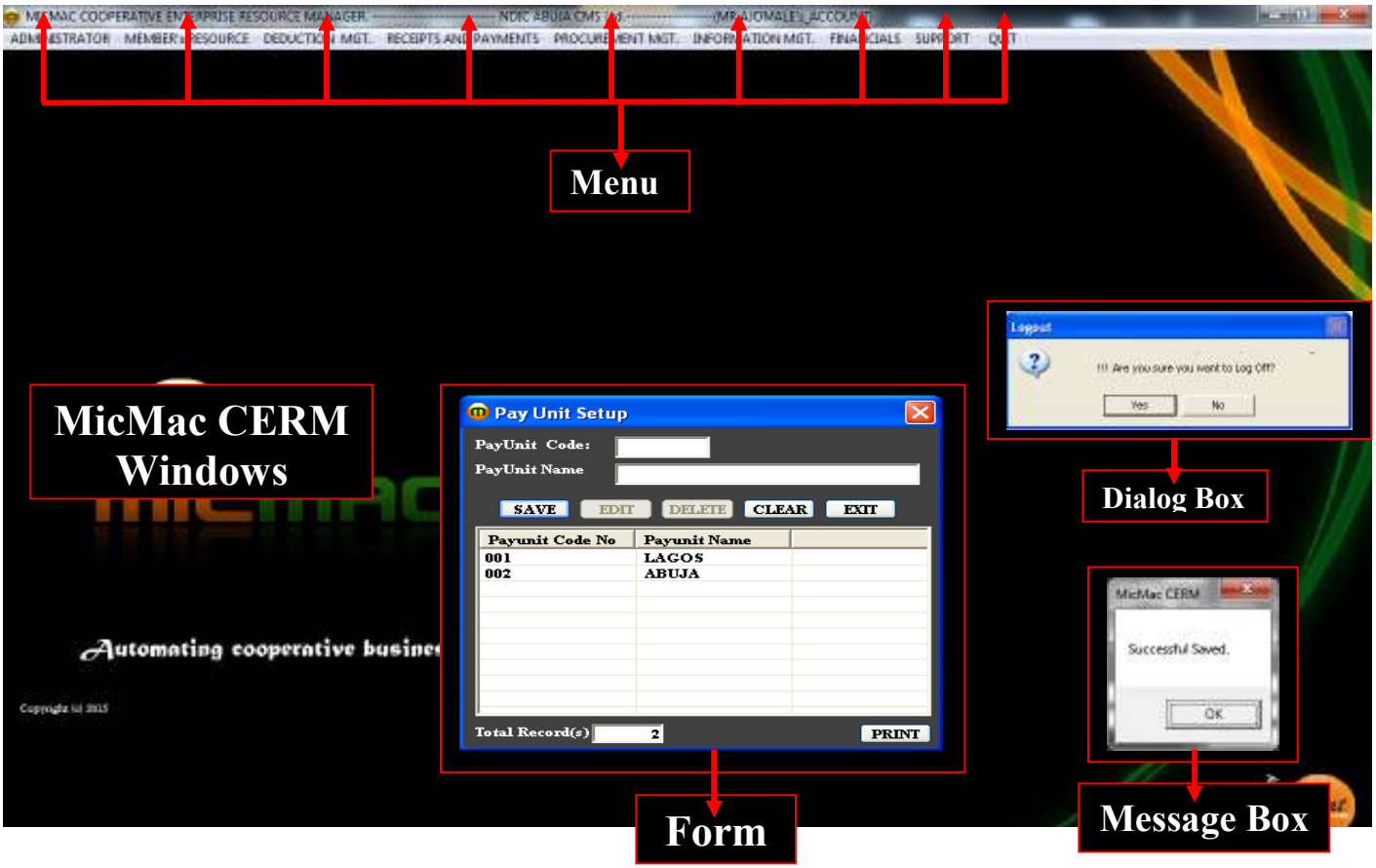
6	Wherever you find the **Print Button**, it means you can print any information loaded if you have the dedicated printer installed.
7	The **Clear Screen Button** is used to clear any record loaded on a specific or active form on the MicMac CERM Windows.
8	Wherever you see the **Approve Button**, Clicking on that button means you've certified that the member has been cleared and all transaction applied for has been granted
9	The **Browse Button** is to search for a record depending on the environment you are in the MicMac CERM software package.
10	The **Access Button** can only be seen in the Log in Screen. After typing your User name and Password you'll click on this button to gain access to the MicMac CERM Package if your ID is been verified and it is correct.
11	The **Memorize Account Button** can be seen on forms that has Account transactions. Click on this button to save Account Name & codes on that Form so that it will retain those account name & code for any other time you want to use it.
12	If any Account name and code is stored on a form or page, the MicMac CERM package is made flexible such that you can **Clear Account Memory** if you so wish to change Account name or Code to post current transaction to and you can still memorize the changes made.
13	The **Report Button** cannot be seen in any other place except the Report menu. Click on this button to view Report with respect to the sub- menu you click on.
14	The **Check Boxes** is used to pick multiple option or items in a particular menu. Click on each box to check and uncheck respectively depending on the task you want to carry out.
15	The **Radio/ Option Button** unlike the Check Box give you an opportunity to pick only an option or item in a particular menu/ list.
16	The **Text Box and Dropdown Box** enable you to type text or character strings in the space provided but the Dropdown shows a list of options available in the database. Just Click on the dropdown arrow to pick an option instead of typing.

THE APPLICATION WINDOW

After you've gained access through the Login Screen, you will have the application window on your screen. Your user access level will determine which part of the menu you will have access to on the application window but if you are able to login for the first time or as a new user with the default user name and password giving, you will have access to all the menu and submenu.

This MicMac CERM user overview or navigation will briefly introduce and teach you to how you can navigate and post all your transactions on this application without been guided by anyone or the step by step approach in the other chapters of this user Manual.

Some questions must come first before you can successfully and rightly post any transaction into this software application. They are: **''WHAT? WHERE? And HOW?''**



Before you start with the use of this application you must first know and understand the basic operation of your organisation. Then you will be able to figure out

''What'' i.e. What do I want to do? What transaction do I want to post? What Report do I want to get etc.?

''Where'' i.e. Where do I go to?i.e. what part of the menu or submenu do I go to for such transaction or report?

''How'' i.e. How do I post my transaction into the application? How do I navigate?

The answers to these questions and many other questions that may arise can be tackled out if first you understand your manual process well and secondly know the use of each Module or Menu of the MicMac CERM Windows. Therefore without being shown or taught how, if you are able to fulfill this, navigation on the MicMac CERM Menu, Sub Menu, use of each form, Dialog Boxes, Message Boxes and Buttons as shown above will not be a problem.

So what are the uses or what can you find in each of the menu/ module of the MicMac CERM application?

MicMac CERM USER OVERVIEW/ NAVIGATION

ADMINISTRATOR MODULE – It is used to:

- Create Users I.D. and Password
- Check a periodic Audit Trail Report
- Setup Department, Location, Pay Unit, Officers and Banks Respectively
- Update Members Previous Year Balance
- Setup Commodities for sale
- Account Opening Balance (Balance Sheet)
- Setup Policies that guides the operations of the organization
- Maintain the system with Regular Backup and Repair e.t.c

MEMBERS RESOURCE MODULE – is used to:

- Apply for new members
- Update existing members information
- Check Members statement of account or ledger (Existing and Withdrawn)
- Generate members cumulative balance e.t.c

DEDUCTION MANAGEMENTMODULE – is used to:

- Process Monthly Deduction Upload

RECIEPTS AND PAYMENTS MODULE – is used to:

- Captures all forms of receipts and payments
- Process loan applications
- Terminate membership
- Net-off
- Pass journals

PROCUREMENT MODULE – is used to:

- Purchase of Commodities
- Post Cost of Sales transactions like Carriage, Transport etc.
- Sell Commodities to members an non members
- Manage Stock of goods
- Take closing stock
- Generate Sales Register
- Generate Trading Account e.t.c

FINANCIAL MANAGEMENT MODULE – is used to:

- Generate all financial / management reports
- Disburse Dividend
- End Accounting Year e.t.c

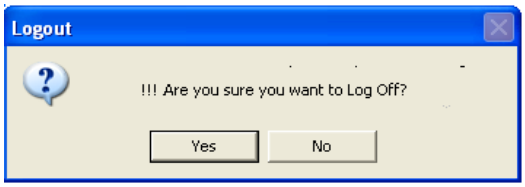
SUPPORT MODULE – is used to:

- Get Help
- Launch User Manual / Guide
- Configuration Settings.

QUITING APPLICATION WINDOW

On startup of the MicMac CERM Software Package you'll be given the full access to all menus but if you are the administrator you'll have to setup all necessary users, passwords and their access level." Make sure you remove the previous general password"

When you are through with processing all transactions, you have the option of either quitting **(Exit)** the entire application or Log off **(Log Out)** your user access.



Log Out

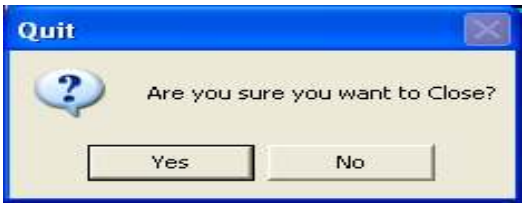
Shortcut Key: Alt + Backspace

Steps:

- Click the Quit on the Menu Bar, then Select Log Out option you will be prompted to confirm if you want to log out, answer appropriately.)

Note that the Login Form will still appear for users to login

Exit



Steps:

- Click the Close Windows Button on your Menu (See the arrow pointing to it on the Diagram above)

Note that the MicMac Windows will close completely.

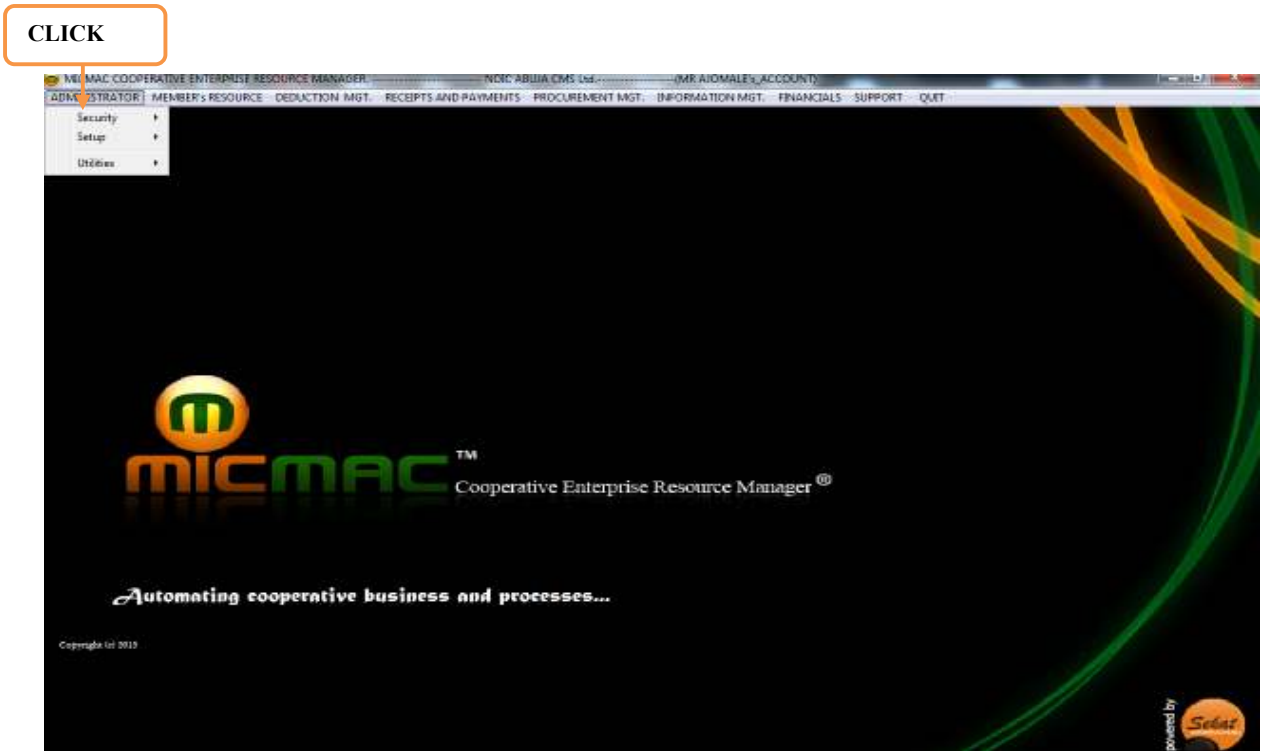
CHAPTER 3

[MODULE 1] ADMINISTRATIVE MODULE

The Administrative Module is very important to the entire operation of the program. It houses the **Security**, **Setup** and **Utilities**. The Security submenu handles creating of new users, defining their access level and finally checking of user log and task log reports. The Setup submenu is the first thing you address before you start the full use or posting of your transactions because the entire application relies on information supplied or setup in this module of the application. Here you setup the department & location of members of your organization, officers (i.e. management) of the organisation, Banks/ Bankers of the organisation, Policies that guide the operations of the organization, and finally financial opening Balance of the organization and many more

The ADMINISTRATOR MODULE is used to:

- Create Users I.D. and Password
- Check a periodic Audit Trail Report
- Setup Department, Location, Pay Unit, Officers and Banks Respectively
- Setup Commodities for sale
- Setup new products (Deposits, Loans, Charges, Interest e.t.c)
- Create loan policies
- Lock and Unlock loan application over the cooperative portal
- Account Opening Balance (Balance Sheet)
- Setup Policies that guides the operations of the organisation
- Maintain the system with Regular Backup and Repair.



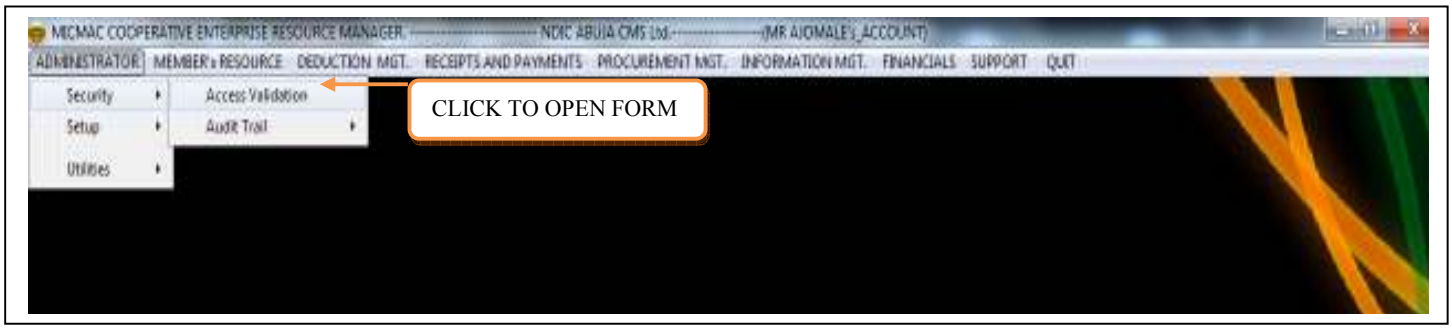
SECURITY

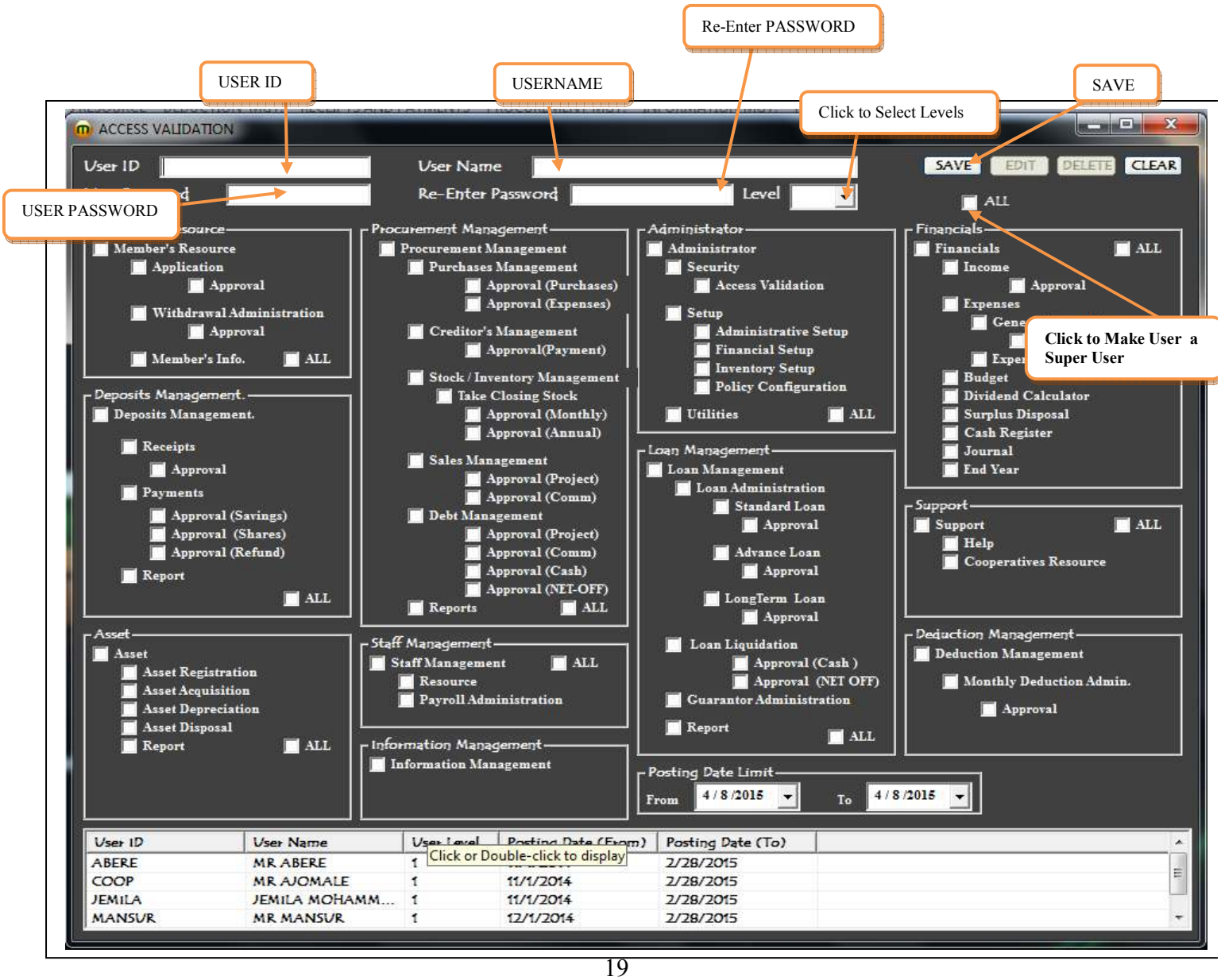
This **Security Submenu** takes care of the **Access Validation** and **Audit Trail Register.**

Shortcut Key: Alt + A

Steps:

- **Click** on **Administrator** on the **Menu Bar**, and then **Select** the **Security** option.





ACCESS VALIDATION

User Accounts are created, User ID and Password and Access Level for each User ID are configured through this menu.

Type the ID in the User ID box; this will be your username to login
Type the Names of the user in the User Name Box
Type the initial Password in the User Password Boxes
Pick the access level of the User
Click the Check Boxes to determine the roles of the User
Click he **save** button to approve user account

NB:

The Check boxes determines the roles when the new user logs- in, therefore clicking on all the Checkboxes will give a user access to the entire menu and this should be for only an administrator or super-user.

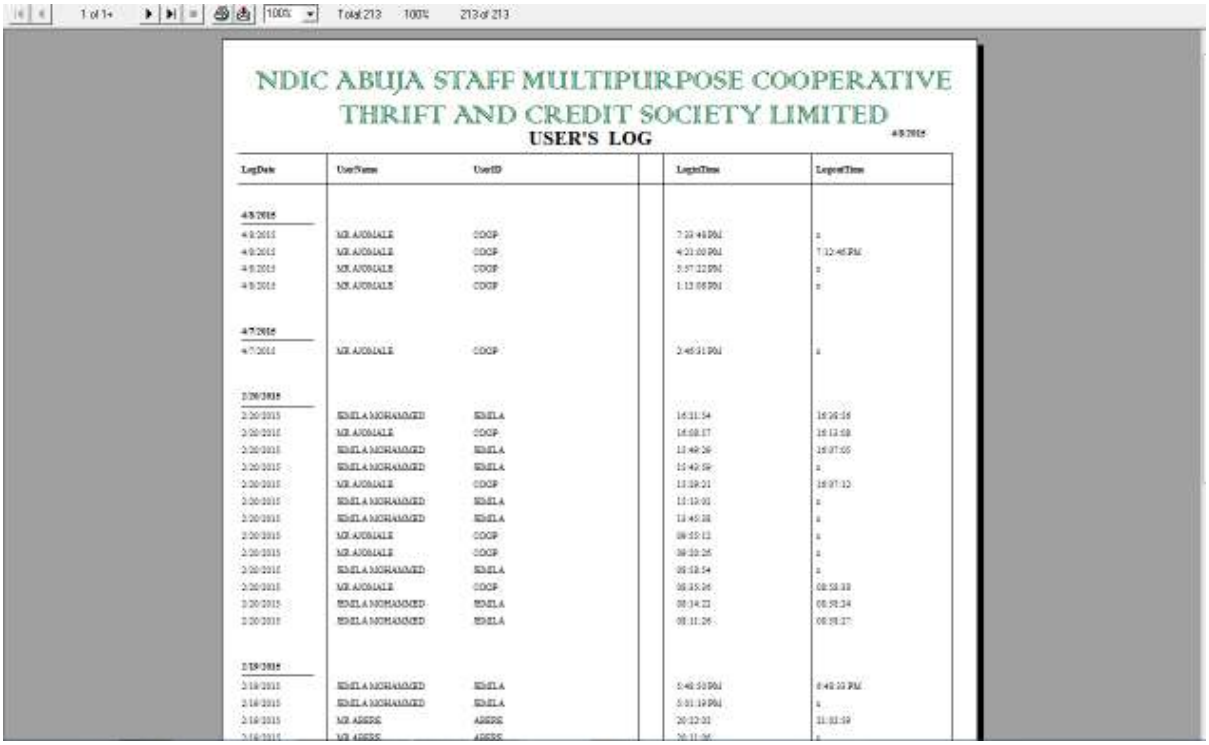
AUDIT TRAIL

USER LOG

This Monitors Users of the program, all activities and task done per visit.

- **Click** on **Audit Trail** on the **Administrator / Security** drop down menu
- **Click** on **User's Log**

- **Run Report,** by clicking **Preview Button**,



NDIC ABUJA STAFF MULTIPURPOSE COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED

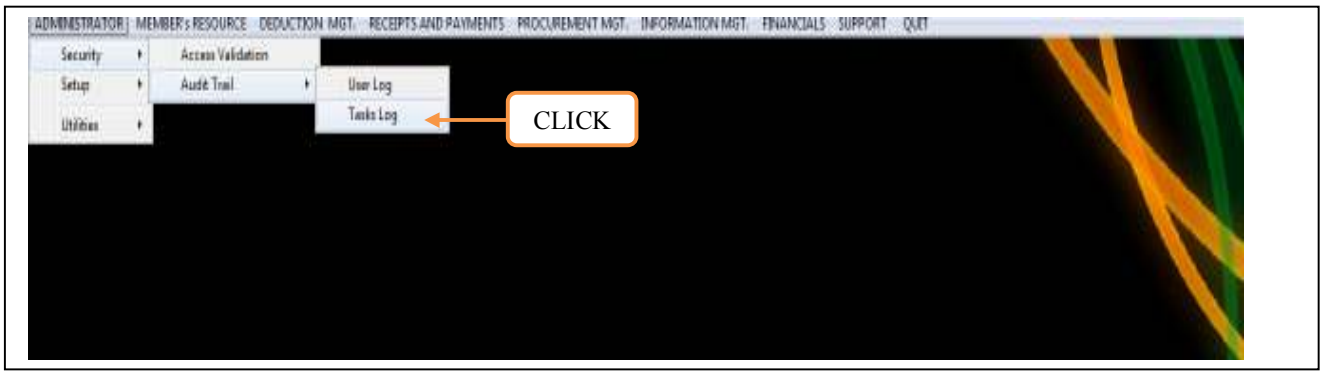
USER'S LOG

LogDate	UserName	UserID	LoginTime	LogoutTime
4/8/2015				
4/8/2015	MR AJOBIALE	COOP	7:23:48 PM	s
4/8/2015	MR AJOBIALE	COOP	4:21:00 PM	7:12:46 PM
4/8/2015	MR AJOBIALE	COOP	5:57:22 PM	s
4/8/2015	MR AJOBIALE	COOP	1:13:06 PM	s
4/7/2015				
4/7/2015	MR AJOBIALE	COOP	2:46:31 PM	s
2/20/2015				
2/20/2015	SENELA MOHAMMED	SENELA	14:31:54	16:26:16
2/20/2015	MR AJOBIALE	COOP	14:08:17	16:13:08
2/20/2015	SENELA MOHAMMED	SENELA	13:48:26	16:07:05
2/20/2015	SENELA MOHAMMED	SENELA	13:42:59	s
2/20/2015	MR AJOBIALE	COOP	13:19:21	16:07:13
2/20/2015	SENELA MOHAMMED	SENELA	13:13:01	s
2/20/2015	SENELA MOHAMMED	SENELA	13:45:18	s
2/20/2015	MR AJOBIALE	COOP	08:53:13	s
2/20/2015	MR AJOBIALE	COOP	08:10:26	s
2/20/2015	SENELA MOHAMMED	SENELA	08:18:54	s
2/20/2015	MR AJOBIALE	COOP	08:15:26	08:58:38
2/20/2015	SENELA MOHAMMED	SENELA	08:14:22	08:59:24
2/20/2015	SENELA MOHAMMED	SENELA	08:11:26	08:59:27
2/19/2015				
2/19/2015	SENELA MOHAMMED	SENELA	5:48:50 PM	8:48:10 PM
2/19/2015	SENELA MOHAMMED	SENELA	5:01:19 PM	s
2/19/2015	MR ABEDE	ABEDE	20:12:01	21:01:59
2/19/2015	MR ABEDE	ABEDE	20:11:26	s

TASK LOG

This generates report of users of the program, the time they logged in, logged out and shows the details of task carried out by users of this application.

- **Click** on **Audit Trail** on the **Administrator / Security** drop down menu
- **Click** on **Task Log**



- **Run Report,** by clicking the **Preview button**,

NDIC ABUJA STAFF MULTIPURPOSE COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED

USER'S LOG

LogDate	UserName	UserID	Operation	LogTime
4/8/2015				
4/8/2015	MR.AJOBIALE	CDCP	Opened: All Task Log Report	8:26:15 PM
4/8/2015	MR.AJOBIALE	CDCP	Closed Report Generator	8:26:10 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: the Task Log Form	8:21:31 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: the User Log Report	8:04:24 PM
4/8/2015	MR.AJOBIALE	CDCP	Closed Report Generator	8:04:18 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: the User Log Report	8:57:58 PM
4/8/2015	MR.AJOBIALE	CDCP	Closed Membership Application Form	7:13:17 PM
4/8/2015	MR.AJOBIALE	CDCP	Closed the Access Validation Form	7:13:11 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: Membership Application Form	4:59:59 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: the Access Validation Form	4:52:39 PM
4/8/2015	MR.AJOBIALE	CDCP	Viewed Cumulative Payment Deduction Report For the Year 2014	4:12:06 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: Members Cumulative Inflow	4:14:39 PM
4/8/2015	MR.AJOBIALE	CDCP	Viewed Approved Loans from : 4/8/2015 to: 4/8/2015	4:12:15 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: the Loan Register	4:10:25 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: Members Transaction Register	3:55:35 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: Journal Entry Form	3:54:53 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: Set-OFF Form	3:53:33 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: the Membership Withdrawal Form	3:47:40 PM
4/8/2015	MR.AJOBIALE	CDCP	Closed the Access Validation Form	3:42:31 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: the Access Validation Form	3:42:41 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: Member Receipt N Payment Entry Form	3:41:20 PM
4/8/2015	MR.AJOBIALE	CDCP	Closed Department Setup Form	3:40:38 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: Loan Policy Form	3:36:48 PM
4/8/2015	MR.AJOBIALE	CDCP	Closed the Global Setup Form	3:26:39 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: the Global Setup Form	3:26:22 PM
4/8/2015	MR.AJOBIALE	CDCP	Closed the Loan Form	3:26:13 PM
4/8/2015	MR.AJOBIALE	CDCP	Opened: the Loan Form	3:27:15 PM
4/8/2015	MR.AJOBIALE	CDCP	Viewed Past Deduction Advice For the Month : 1 and Year 2013	2:56:58 PM
4/8/2015	MR.AJOBIALE	CDCP	Viewed Past Deduction Advice For the Month : 1 and Year 2013	2:56:48 PM
4/8/2015	MR.AJOBIALE	CDCP	Viewed Past Deduction Advice For the Month : 1 and Year 2014	2:56:45 PM

NB:

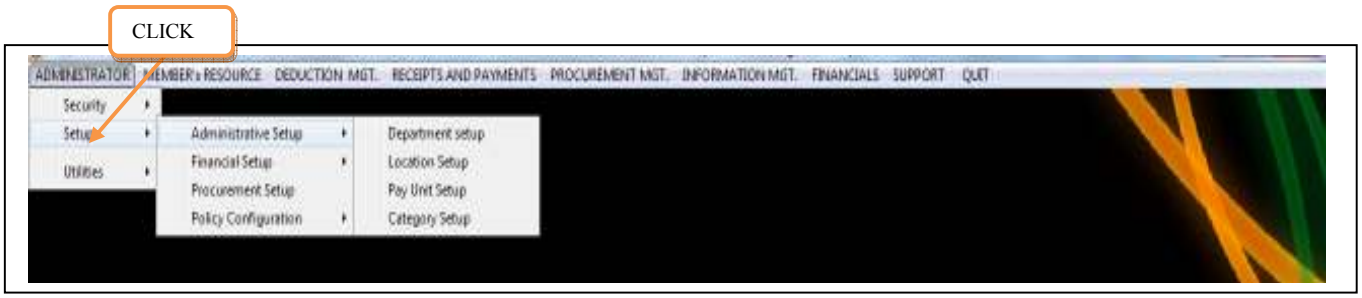
You can either check or view tasks of all users at the same time on a single report or view report by User ID.

SETUP

This **Setup Submenu** accepts and manages different administrative, financial groups and other groups relevant to the day to day running of the cooperative business**.**

Steps:

- **Click** on **Administrator** on the **Menu Bar**, and then **select** the **Setup** option.



ADMINISTRATIVE SETUP

This Administrative Setup Submenu allows you to identify with and manage the structure of your organization in relation to your members and all your different administrative groups and other groups relevant to the day to day running of your business. It also allows for identification with your Banks, Pay Points, location etc.

DEPARTMENT SETUP

Department Setup captures the different departments available in your organization.

Steps: 1

- **Click** on **Department Setup** in the **Administrator / Setup / Administrative** drop down menu
- **Type** in your **department Code** and **Department Name** accordingly.
- **Click** on the **Save** Button to save, **Edit** to apply changed,**and Delete** to remove.
- **Click** on the **Exit** Button when you are through with your inputs.

NB:

You must assign Department codes to all your departments and arrange them according to the Company's Structure/ Hierarchy. You can Save, Edit, Delete and Exit with the Buttons on the Form.

LOCATION SETUP

This captures all the different location of members. Individuals / staffs from different States / branches, it is essential to capture the locations of all members.

Steps: 1

- **Click** on **Location Setup** in the **Administrator/ Setup/Administrative** drop down menu
- **Type** in the **Location Code** and **Location Name** accordingly.
- **Click** on the **Save** Button to save, **Edit** to apply changed,**and Delete** to remove.
- **Click** on the **Exit** Button when you are through with your inputs.

NB:

You must assign Location code to all your Location. You can Save, Edit, Delete and Exit with the Buttons on the Form.

PAY UNIT SETUP

Captures all the different pay units for members and non-members of the cooperative Society.

Steps: 1

- **Click** on **Pay unit Setup** list in the **Administrator / Setup / Administrative** drop down menu
- **Type** in your **Pay unit Code** and **Pay unit Name** accordingly.
- **Click** on the **Save** Button to save, **Edit** to apply changed, and **Delete** to remove.
- **Click** on the **Exit** Button when you are through with your inputs.

CATEGORY SETUP

Captures all the different category of members of the cooperative.

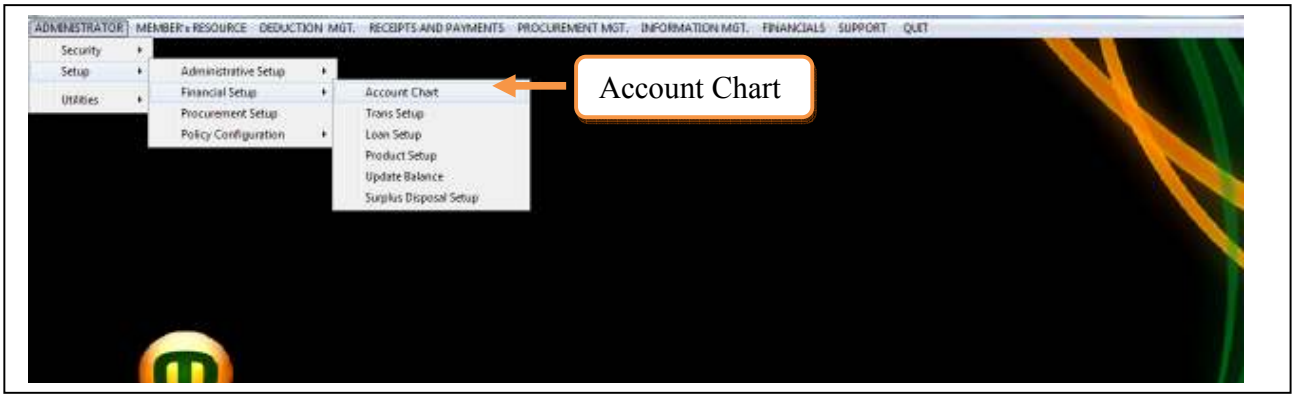
Steps: 1

- **Click** on **Category Setup** list on the **Administrator / Setup / Administrative** drop down menu
- **Type** in your **Category Code** and **Category Name** accordingly.
- **Click** on the **Save** Button to save, **Edit** to apply changed, **Delete** to remove.
- **Click** on the **Exit** Button when you are through with your inputs.

FINANCIAL SETUP

i. ACCOUNT CHART

We recommend that you have a full knowledge of Account if you want to setup this part "**Account Chart**". It is essential to setup all Account codes, descriptions and opening balances because this chart produces the Trial balance, Income and Expenditure, Balance Sheet and all other relevant books of Account.

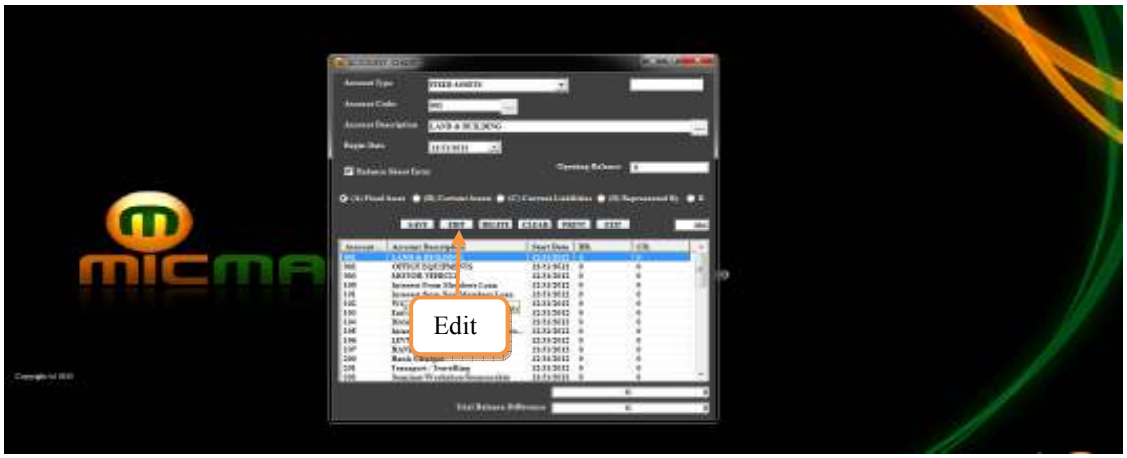


SAVING A NEW ACCOUNT

Steps: 1

- **Click** on **Account Chart** on the **Administrator / Setup / FinancialSetup** drop down menu..
- **Put** the **New Account Code** and **Description**. But make sure that any new Account code follows the default codes serially in any account type category.
- **Put** the Opening Balance
- **Pick** the Appropriate Date.
- **Click** on the Check Box if it is a Balance sheet Entry and **Pick** the corresponding Entry.
- **Click** on the **Edit** Button.
- Take note of a Message Box saying "**ACCOUNT BALANCE IS NOT CORRECT**". Your inputs are being monitored. Click OK Button, and continue with inputs until the message disappears.
- **Click** on the **Exit** Button when you are through with your inputs.

EDITING AN EXISTING ACCOUNT

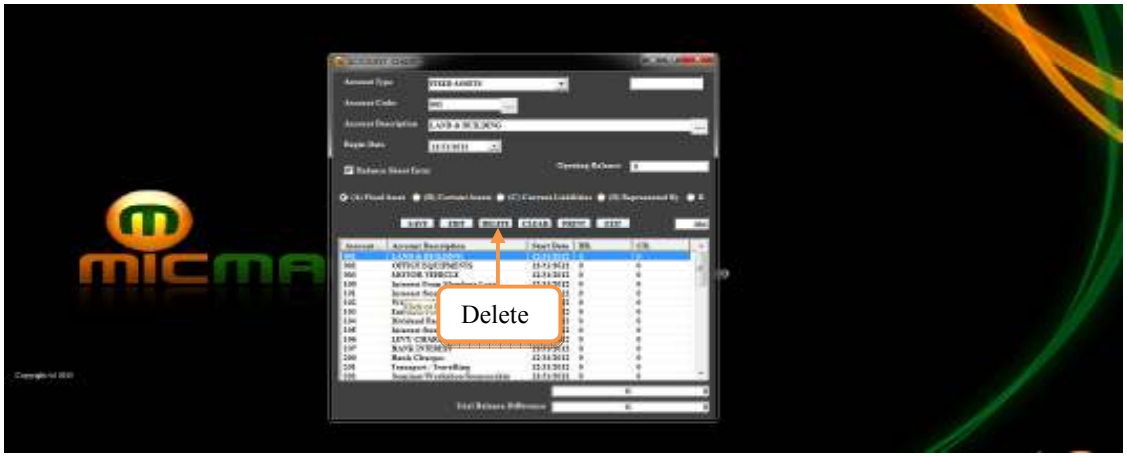


Steps: 1

- **Click** on **Account Chart** in the **Administrator / Setup / FinancialSetup** drop down menu.
- Take note of the **Default Account list (Account Codes & Descriptions)** that has been setup.
- **Click** on any **Account** on the list that you want to add **Opening Balance**.
- **By Default**, all account on the list carries **Zero "0"** Opening Balance
- **Change** the Opening Balance
- **Choose** Appropriate Date.
- **Click** on the **Edit** Button.
- Take note of a Message Box saying "**ACCOUNT BALANCE ISNOT CORRECT**". It is trying to monitor your Trial balance. Click OK Button, and continue with inputs until the message disappears.
- **Click** on the **Exit** Button when you are through with your inputs.

TO DELETE AN ACCOUNT RECORD

Deleting an Account description in the Coop Account Setup will be almost impossible if you have a value attached to such Account. It will pop- Up a Message Box "Account with a value cannot be deleted". Therefore if you want to delete any try the steps below.



Steps: 1

- **Click** on the Account on the list.
- **Use the Journal to move** value to new account, **Change** the value of the new account to Zero "0"
- **Click** on the **Edit** Button.
- **Click** on the Account edited, but now with Zero "0"Opening Balance.
- Now **click** on the delete Button.

ii. TRANS SETUP

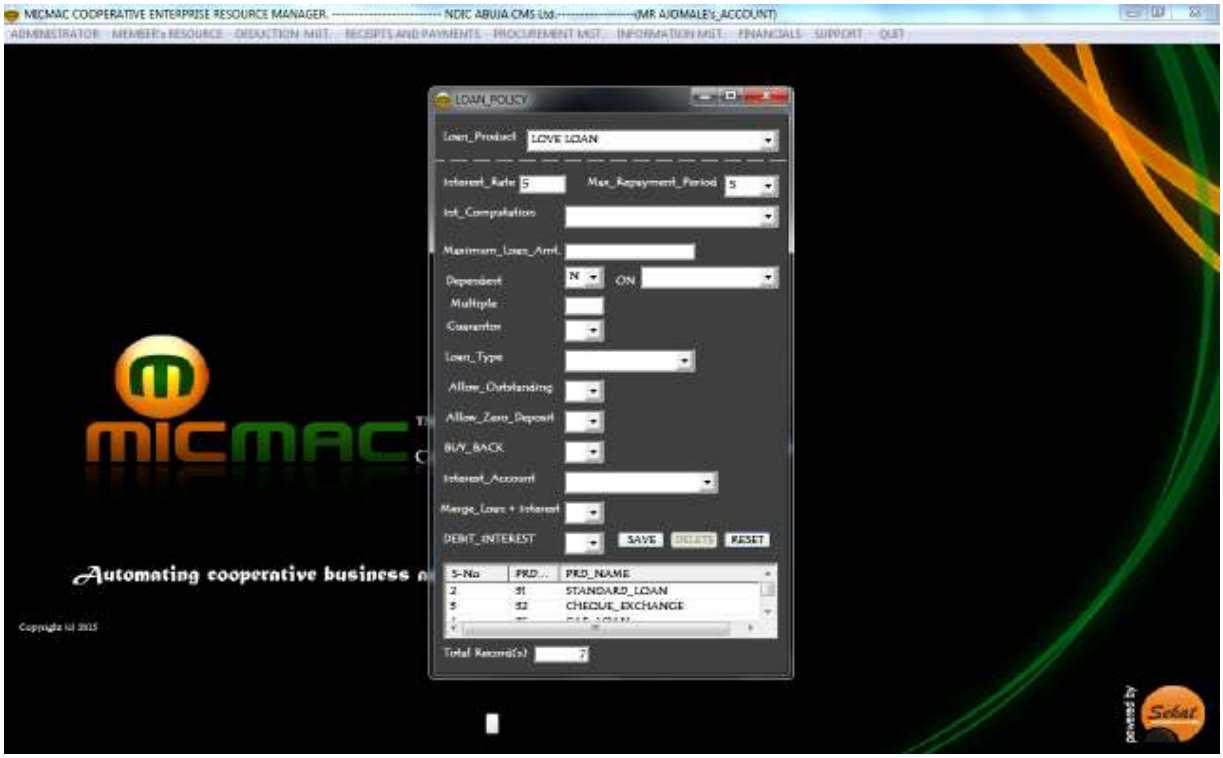
Trans Setup is used to captures different forms of transactions carried out in your cooperative society. Note that this must be done at startup.

Steps:

- **Click** on **Trans Setup** in the **Administrator / Setup / Financial Setup** drop down menu
- **Type** in your **Trans Code, Chart Code (Acct. Code)** and**Trans Name** accordingly.
- **Click** on the **Save** Button to save, **Edit** to apply changed,and **Delete** to remove.
- **Click** on the **Exit** Button when you are through with your inputs.

iii. LOAN SETUP

This is used to setup policies for the different loan products used by the Cooperative Society.



Steps: 1

- **Click** on **Loan Setup** in the **Administrator / Setup / Financial Setup** drop down menu
- **On the Loan Product box,** pick the name of the loan product
- **Next**, apply the various policies i.e **Interest Rate, Max. Repayment Period, Interest computation** such as (Flat Rate, Upfront cash, Upfront deduction, Reducing balance, or Compound Int.), **Maximum Loan Amt.** and etc.
- **Click** on the **Save** Button to save and apply changes where necessary, and **Delete** to remove unwanted loan product created.
- **Click** on the **Exit** Button when you are through with your inputs.

iv. PRODUCT SETUP

This Product setup is used to capture all your cooperative products like Regular Savings, Special Savings, Entrance fees, Cheque Exchange, Standard Loan, Car Loan and etc.

Steps: 1

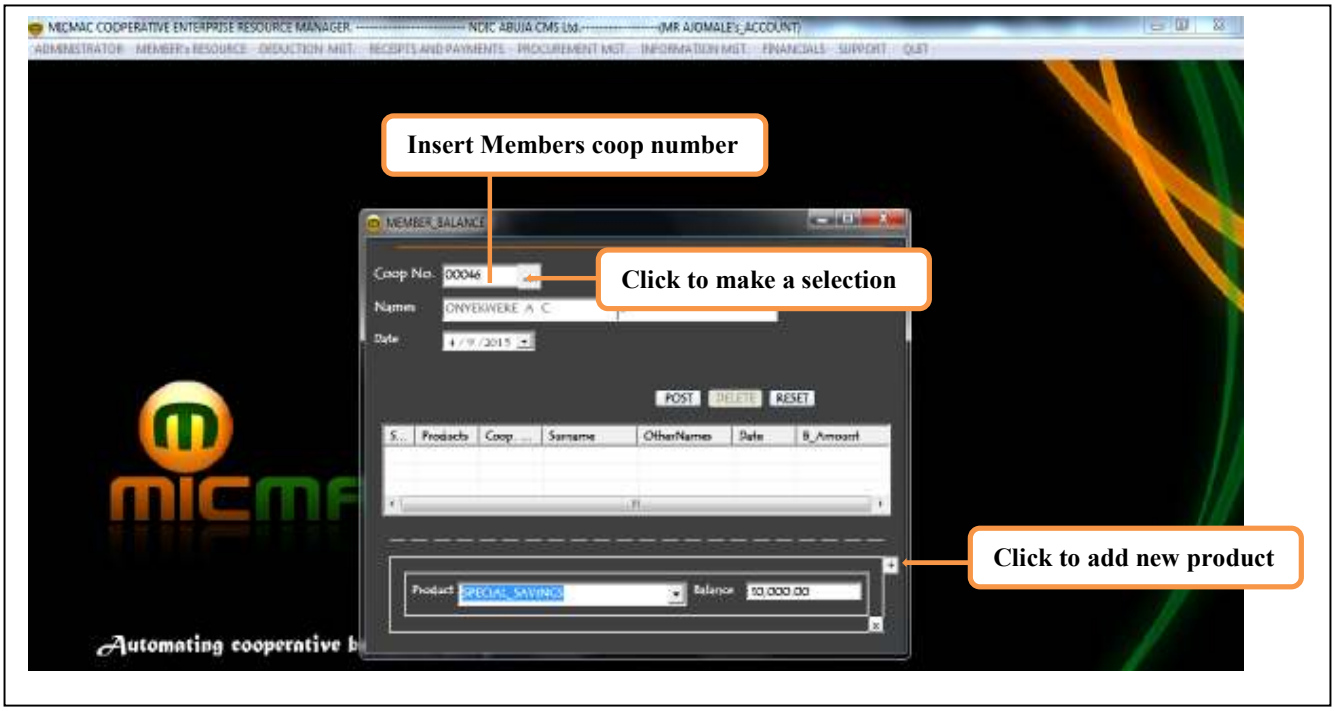
- **Click** on **Product Setup** in the **Administrator / Setup / Financial Setup** drop down menu
- **On the Prod Name box,** enter the name of the product**, Select the Prod Type** from the drop down, **Select** the product's account chart code.
- **Enter** the Order number
- **Click** on the **Create** Button to save, **Edit** to apply changes where necessary, and **Delete** to remove unwanted product created.
- **Click** on the **Exit** Button when you are through with it.

NB:

Products that carry member's transactions cannot be deleted again.

UPDATE BALANCE

After approving a member and the person's opening balances for the various products was not added or skipped, you can post all opening balances for approved members on the update balance form.

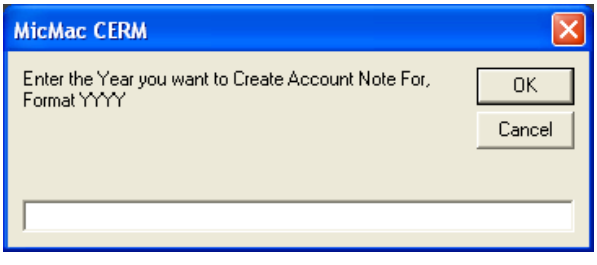


Steps:

- Locate the **Administrator / Setup / Financial Setup** Menu on the application window; click to activate the menu list.
- **On the Coop No. textbox, enter** the member's Coop No or click on the select button to make a selection.
- **Tap** the **tab key** on your system keyboard which automatically fills the **Name field and Date field**
- **Locate the Product field and Click** on the drop down arrow to make a product selection
- On the **Balance field, enter** the correct value
- More products can be added if needed.
- **Click on the POST button, 'Please wait' for the posting to be completed**
- **Click** on the **Exit** Button to quit.

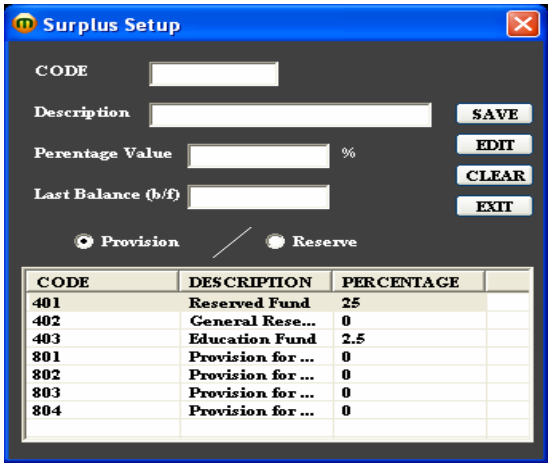
SURPLUS DISPOSAL SETUP

The Surplus Disposal setup captures and auto-calculate the different percentages (%) for reserve and provisions on surplus at the end of an accounting year. Note that this must be done at startup, and it is provided inline with the Cooperative bye-laws and policies from the Directorate Of Cooperative Services.



Steps: 1

- **Click** on **Surplus Setup** in the **Administrator / Setup / Financial** drop down menu
- **Click** on any of the Code or description from the list below to load it's information
- **Type** in the previous year Balance in the Last Balance Box provided, for proper Accounting.
- **Click** on the **Edit** Button if you have input the previous balances.
- **Click** on the **Exit** Button when you are through with your inputs



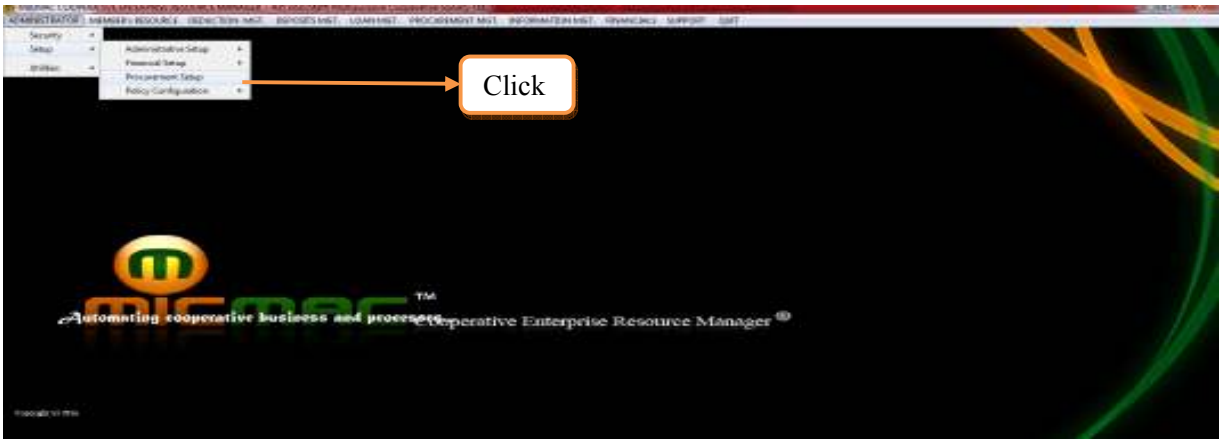
NB:

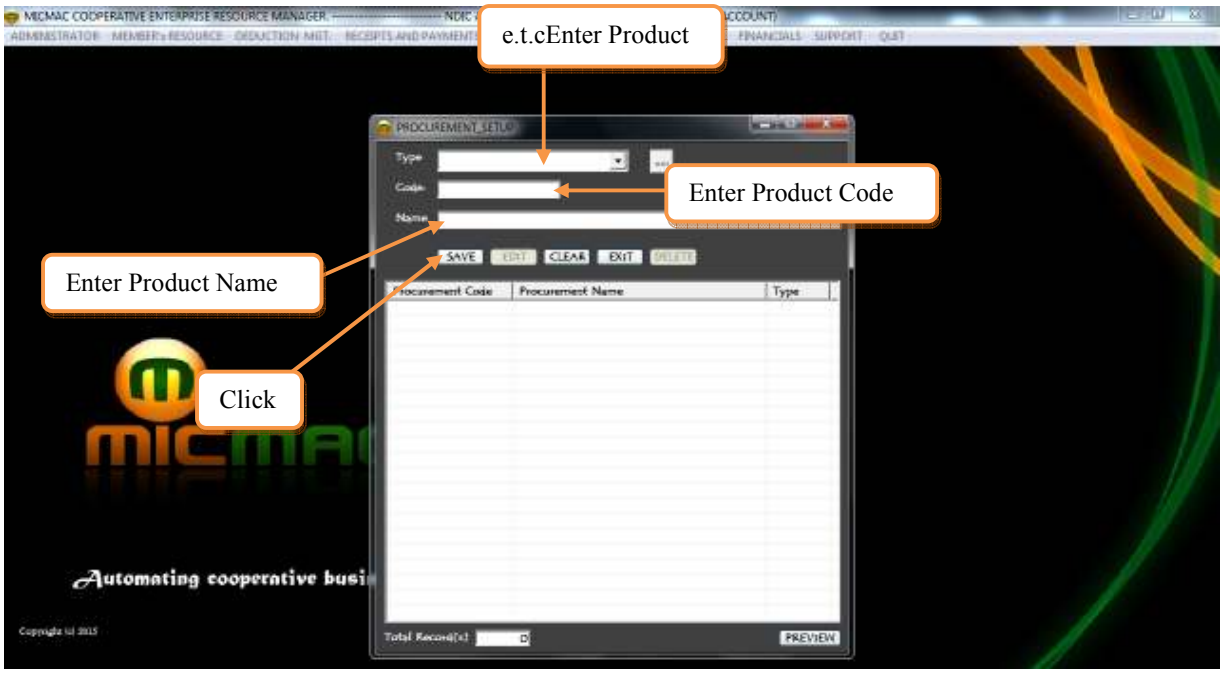
The Code and Description has been set as the default. All you need

to do is to input the percentage value or edit an existing one, and input the last balance for the previous year.

PROCUREMENT SETUP

Procurement setup helps captures all the different types of **Commodities** (consumer goods, household items etc.)





Steps: 1

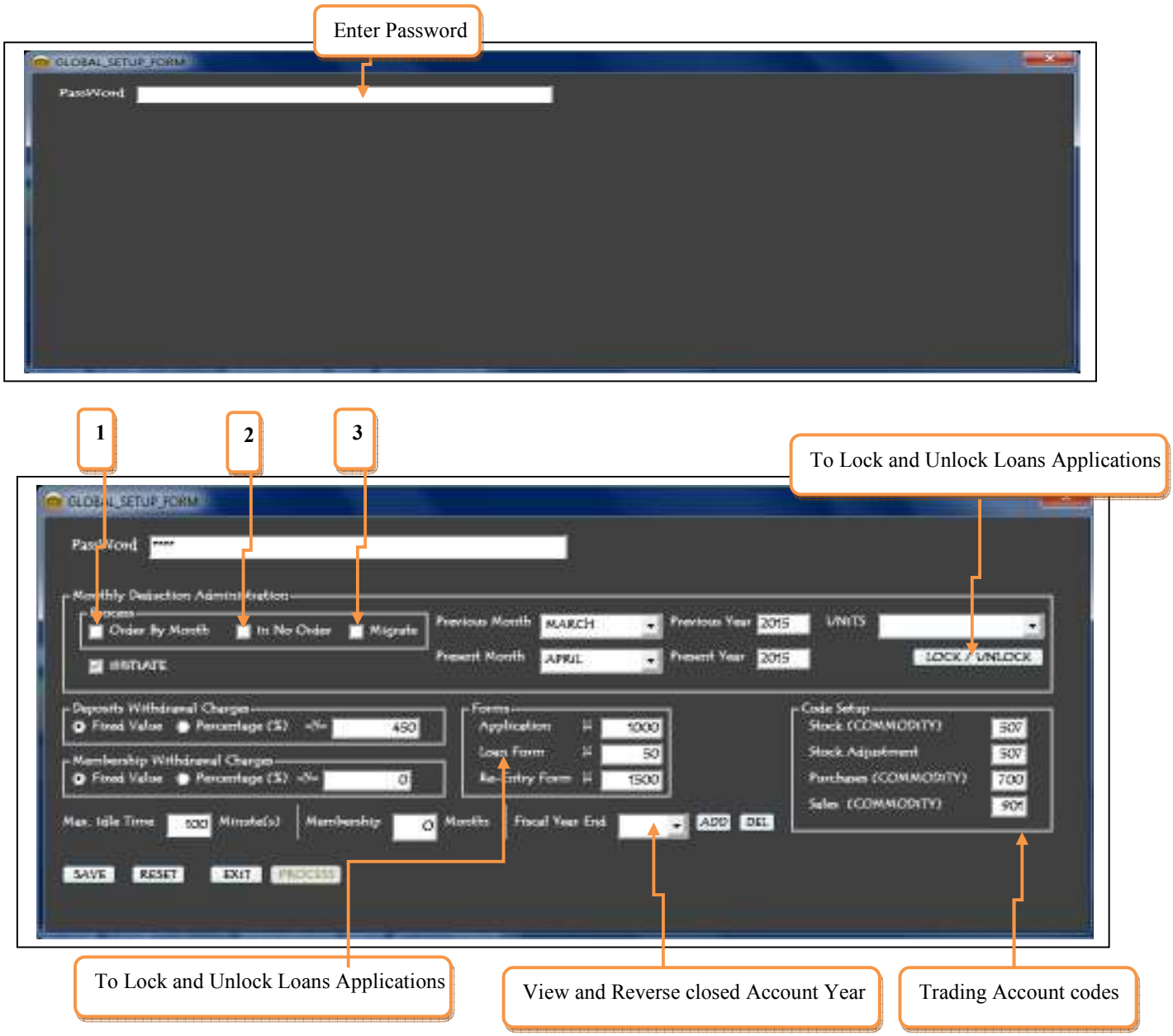
- **Click** on **Procurement Setup** in the **Administrator / Setup/ ProcurementSetup** drop down menu
- **Type in** the Text Box **what kind or category of procurement you are trying to setup**
- **Type in an** Appropriate **Code and Name of Item or goods**.
- **Click** on the **Save** Button accordingly.
- **Click** on the **Exit** Button when you are through with your inputs.

POLICY CONFIGURATION

GLOBAL SETUP

This is the most important part of the setup; policies that govern the cooperative society and products are fixed. It is very important for it to be updated monthly or when there is a change in policy or as at when due.

This environment is password restricted; only the administrator provides the password.



Steps:

- **Click** on **Global Setup** in the **Setup** drop down menu.
- The default password is "**COOP"** except if otherwise changed by the Administrator.
- **Monthly Deduction Administration Frame** - To prepare monthly deductions (monthly contributions ,loan repayments e.t.c) for all products, follow the steps highlighted below:
    1. **Choose** a **Process Order**, option 1 or 2 or 3
    2. For option 1 or 2,select the **Previous and Present month** from the drop down while option 3,you are only required to select the **Present month**
    3. **Pick a Unit from the drop down**.
    4. **Save, then Process**. A **PLEASE WAIT** label pops up till the process ends.

- **Pick** the **Membership Withdrawal Charge Type and Amount**. Amount you charge as processing fee for every member withdrawing from the cooperative. If you have a fixed value, **Click** on **Fixed Value** and type in the fee but if yours is based on percentage, click the **Percentage (%)** option and type in the percentage value. The same process applies to **Deposits Withdrawal Charges.**
- **The Code Setup frame - keeps record of your trading account codes.**
- **Forms frame – house the fee or admin charges for forms.**
- **Fill-in Other Information as required.**
- **Click** on the **Save Button** to update changes made on this form. A **SUCCESSFUL** message is displayed to confirm update was successful.
- **Click Close** to leave the Global Setup.

NB:

The default password into the Global Setup environment is "COOP". As an Administrator, make sure you change the password as at when required.

CHANGING PASSWORD FOR GLOBAL SETUP

Steps: 1

- **Click** on **Global Setup Information** in the **Setup** drop down menu.
- Double click on the **Password textbox**, a box appears that request for your old password
- Enter the **Old Password**, click Ok
- Enter **the New Password** and click Ok, **Re-Enter New Password** then click Ok
- A successful Message pops up.

[MODULE 2] MEMBER'S RESOURCE

Here, new members are registered, Changes in members' record are effected, individual member and cumulative information is generated e.t.c

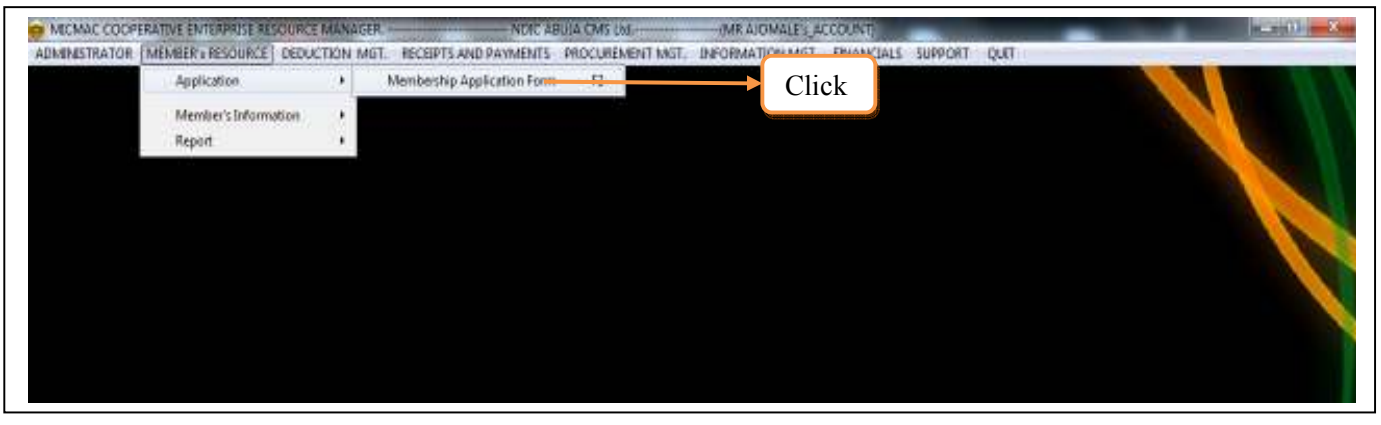
The MEMBERS RESOURCE MODULE is used to:

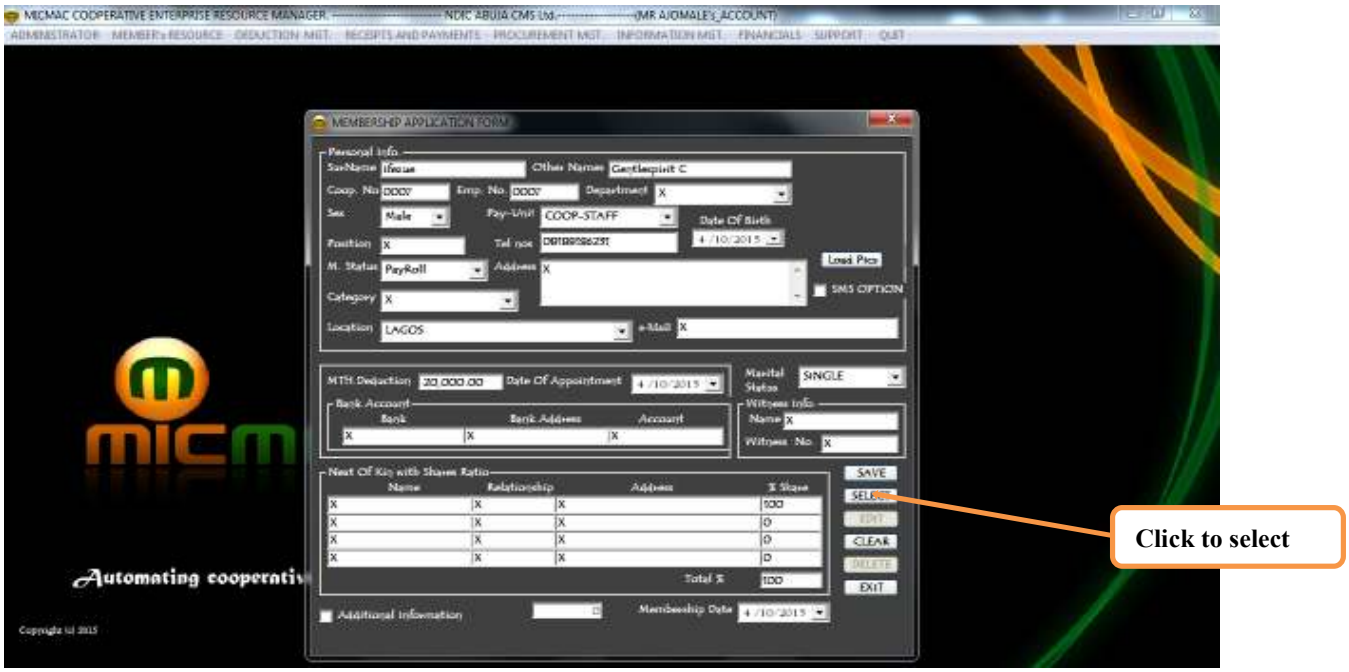
- Register new members.
- Check existing member's information (Approved member)
- Check Members statement of account (Existing and Withdrawn)
- Correct Member's Information.
- Generate Reports of New Members and Members Cumulative Balances.

MEMBERSHIP APPLICATION FORM

Membership Application Form is used to capture all information of a new member.

Shortcut Key: F2





Steps:

- On the Application Window, **Locate** the **Member's Resource / Application**.
- **Click** on **Membership Application Form**
- **Supply** all necessary information from the Application Form (hard copy) into appropriate fields.
- **Click** on **Load Pics** to upload pictures and signature from any location.
- **Type** (letter "x") inside textboxes that you cannot supply its information instantly.
- Note that the **total shares percentage** should equal 100%.
- **Click** on the **Save** Button to save information.
- You can **click** on the **Select Button** to view applicants or to confirm information that was saved.
- **Click** on **Exit Button** if there is no other application to process.

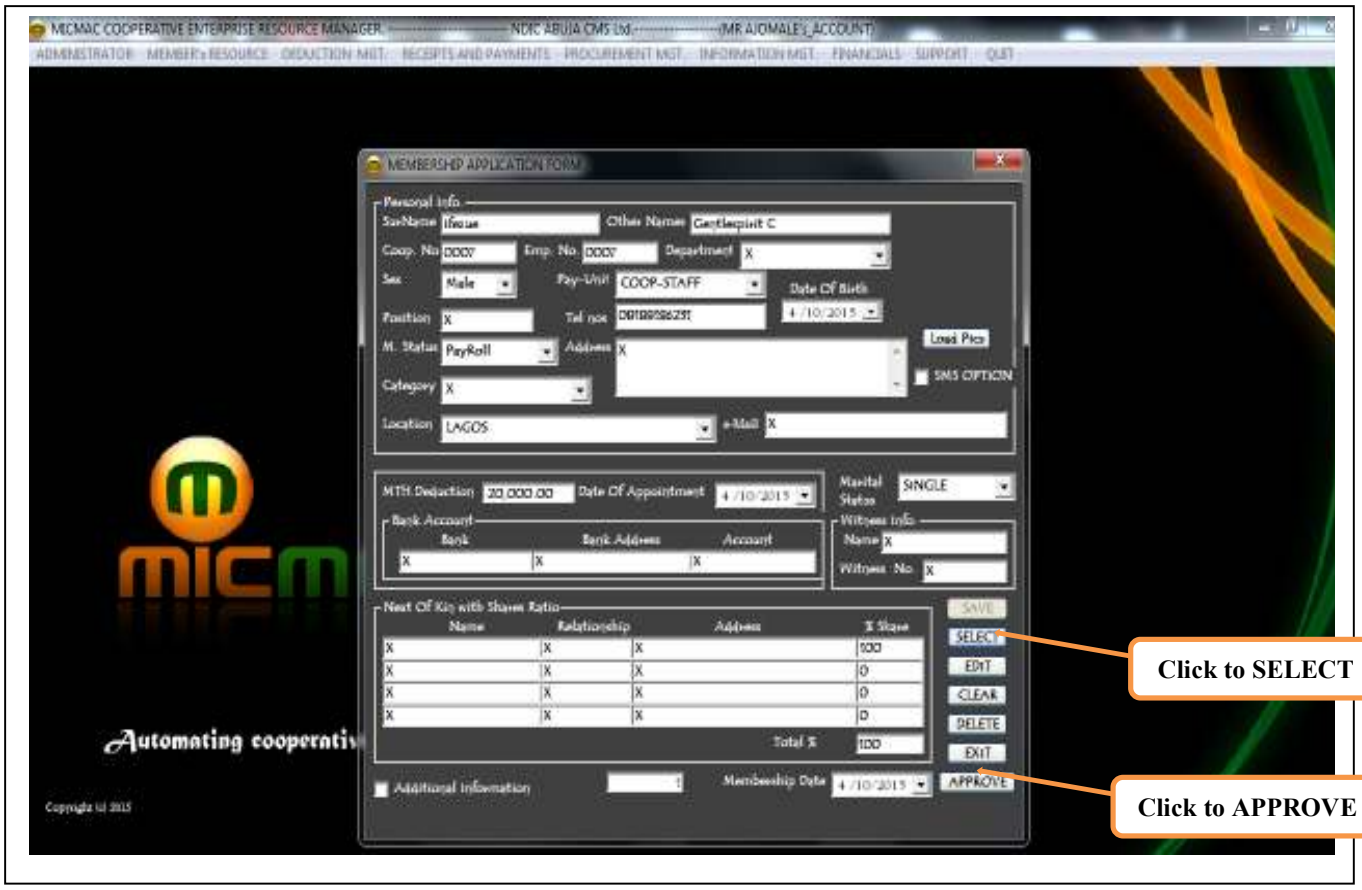
NB: *The application process isn't complete until the Administrator(s)* ***(LEVEL 1 TO 9)*** *in charge does the approval of the* ***new applicant.***

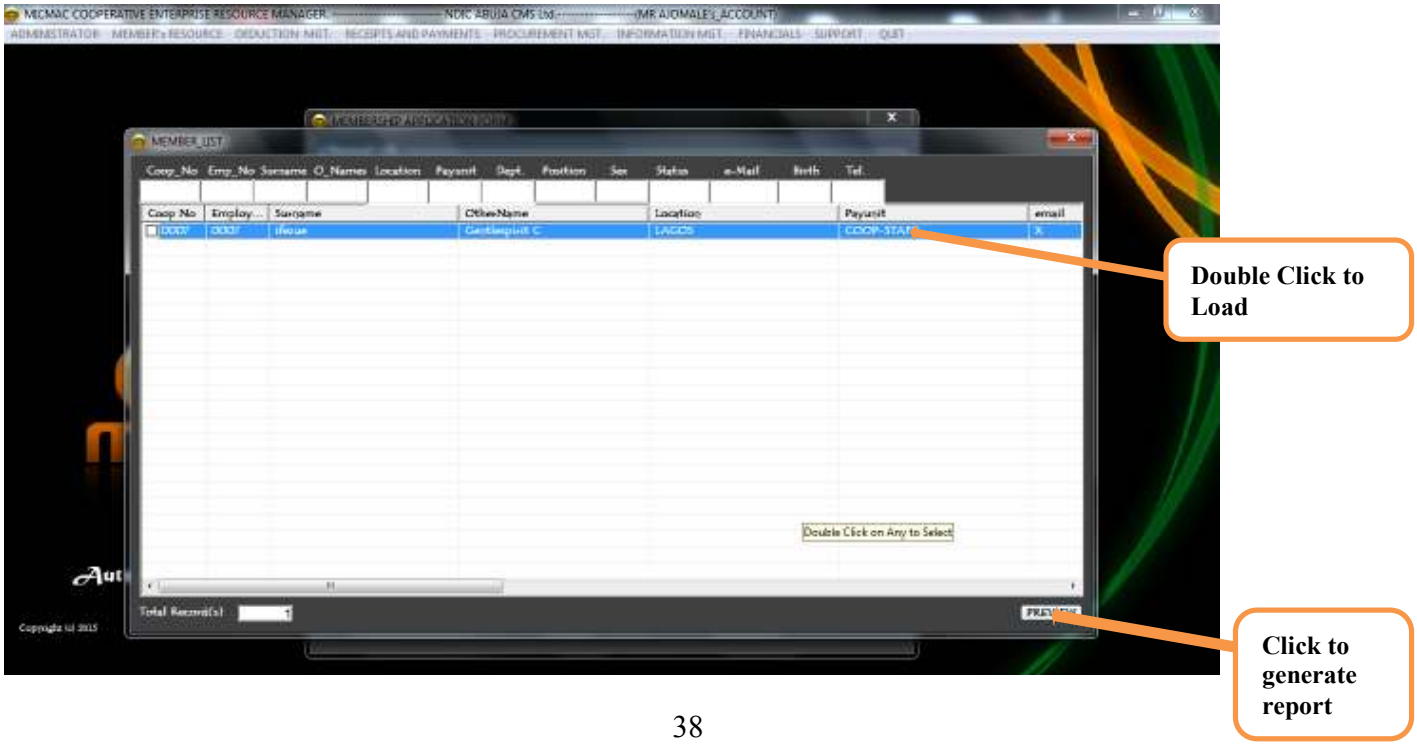
New member approval *could pass through different approval levels depending levels chosen when creating new users to manage the application.* ***All approvals must pass through these three user levels before final consideration. After the first approval must have been done by the user with level 1, the user with level 2 or 3 ----9 has to login to do his/ her own to finalize the approval process.***

Steps to Approve new member:

- Still on the **Membership Application Form window, click** on the **Select button**
- A new window appears showing a list of members waiting approval
- **Double click** on the a new member, this automatically re-loads the members information into the form
- **Click on the Approve button** right below the form **(the Approve button is active only when there is a pending member for approval) as displayed below, now the first level approval is done.**

- The user with **level 2** has to **log-in**to the application to do his/her own approval until it gets to the highest level.
- A message pops up **"Approval Was Successful", click OK**
- **Click** on **Exit Button** if there are no other applications for approval.

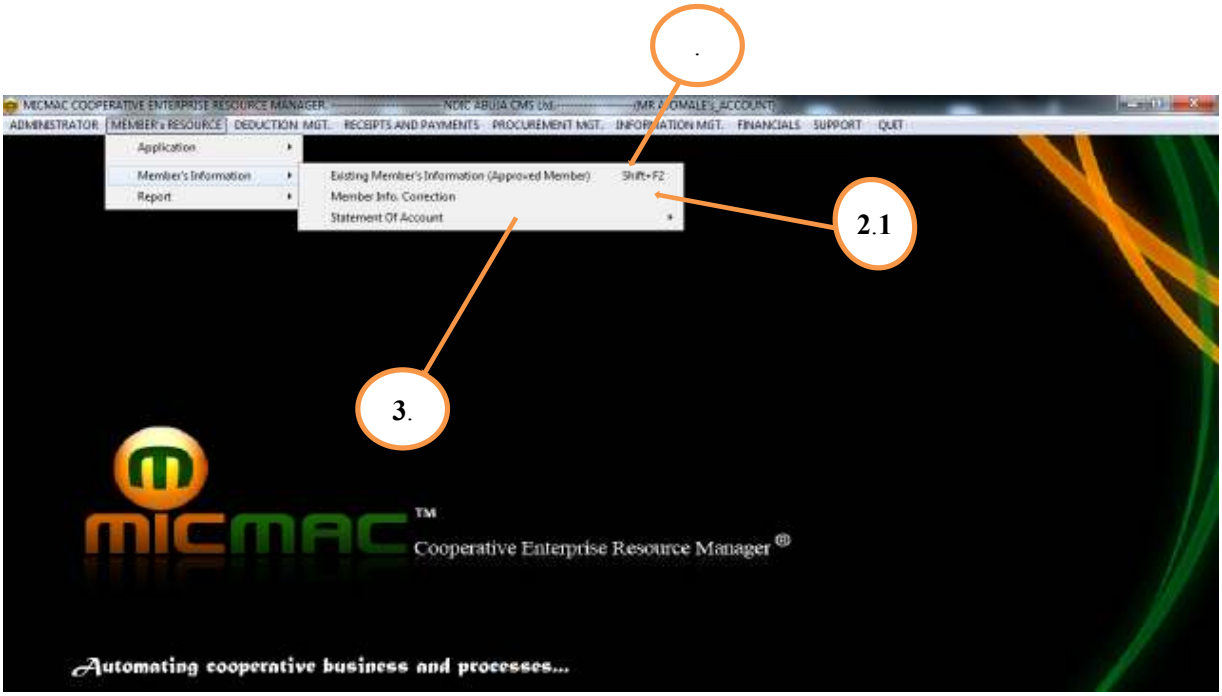




MEMBER'S INFORMATION

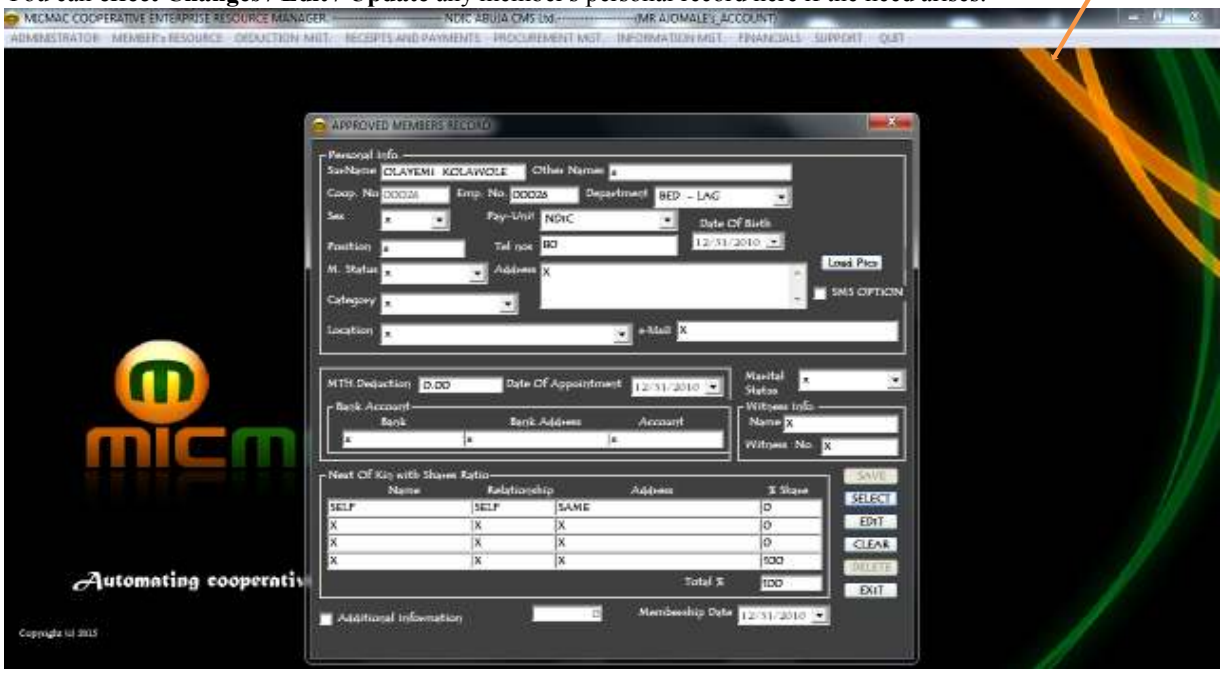
This menu comprises of three (3) submenus namely;

- Existing Members Information (Approved Members) **Shift + F2**
- Member Info. Correction
- Statement of Account



Existing Member's Information (Approved Members)

You can **effect Changes / Edit / Update** any member's personal record here if the need arises.



Steps:

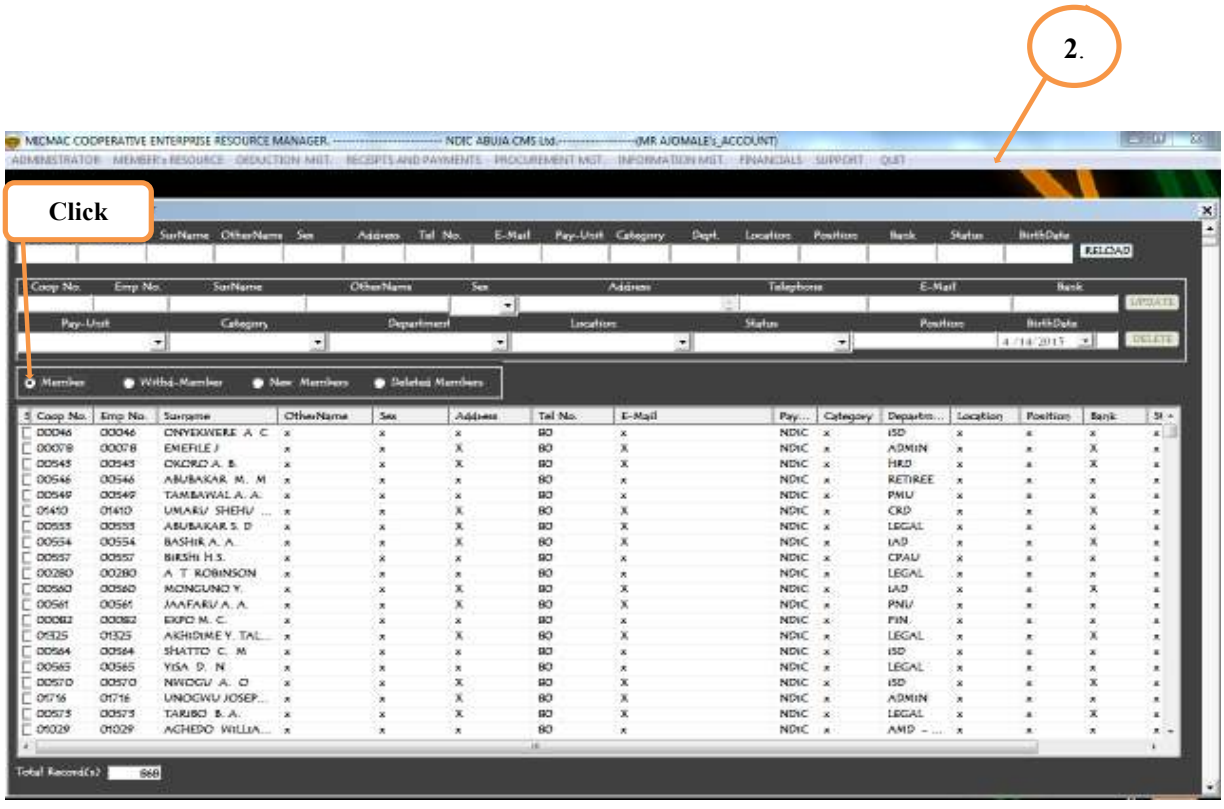
- **Click** on the **Member's Resource / Member's Information Menu**, and **Select** the **Existing Member's Information** option.
- **Click** on the **Select Button** to view the **Approved Member's List.**
- **Double Click** the member you want to edit its record from the **List.**
- After applying changes, **click** on the **Edit Button** to effect changes.
- **Click** on **Exit Button** when you are done.

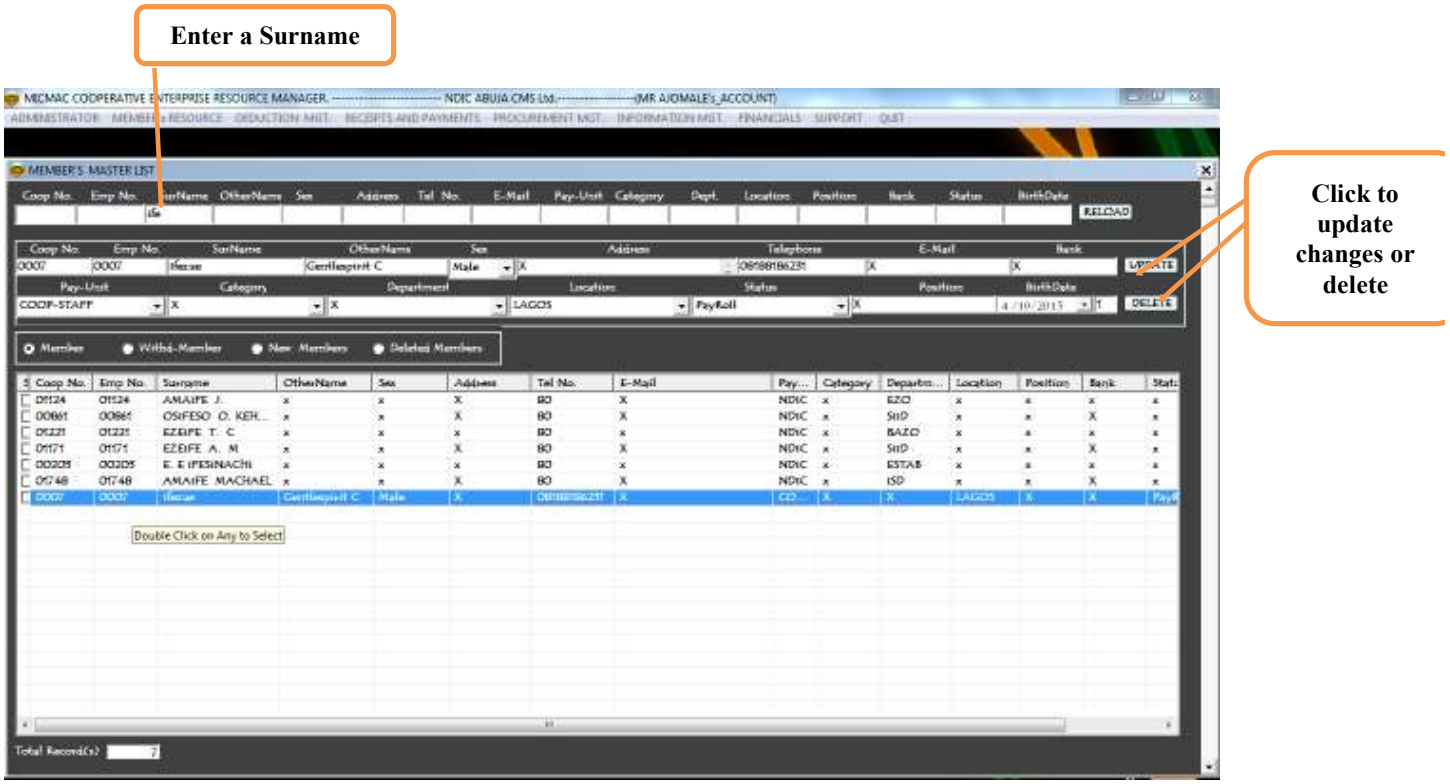
MEMBER INFO. CORRECTION

This is also known as the **Member's Master List.** It contains all members, withdrawn-members, new members and deleted members records and data(s).

Steps:

- **Click** on the **Member's Resource / Member's Information Menu**, and **Select Member's Info. Correction** option.
- **Select either** of the **checkboxes (Member / Withdrawn-Member / New Member/ Deleted Member)** that depend on what you want to do, this reloads all the members. In the display below, the **Member checkbox** was **clicked** to site example.
- **Double click** on any of the name list or you can use any of the boxes above the display (Coop No. Emp No, SurName, OtherName and etc.) to quickly search for a particular person
- Effect your changes on each of the text fields and **Click** on either the **Update or Delete button.** The change is effected; the same proces above applies for **Withd-Member, New Member, and Deleted Member.**





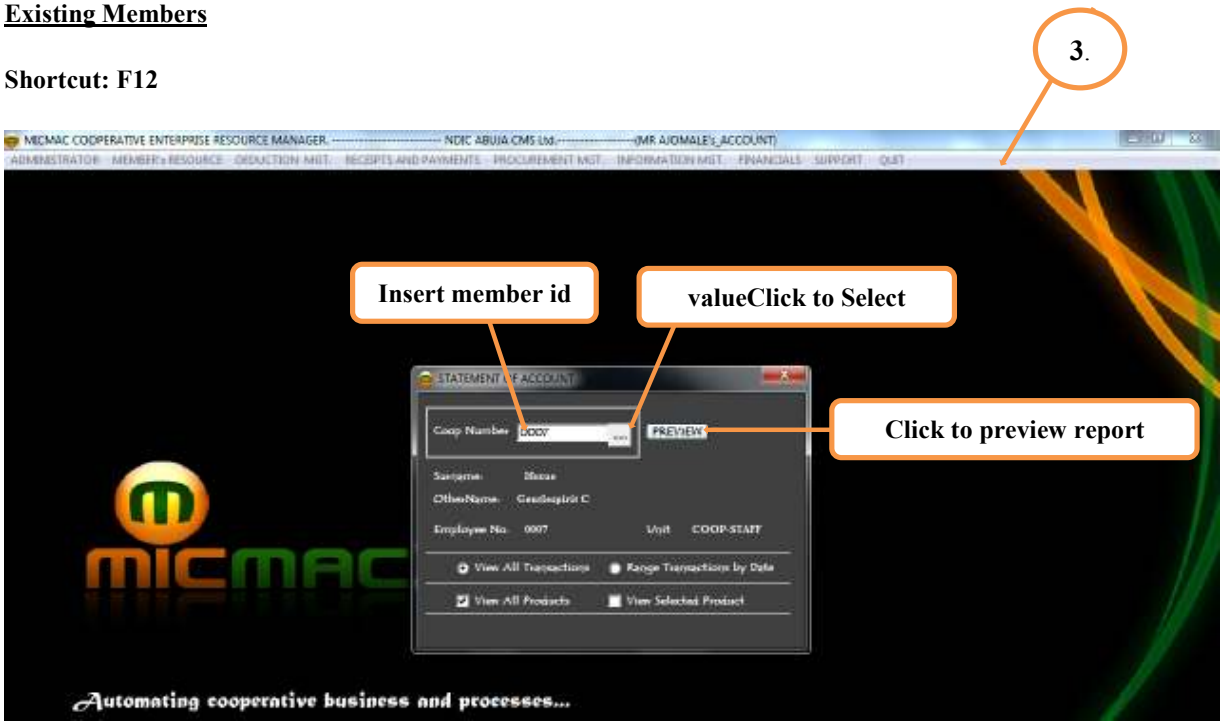
- **Click Exit button** when done.

STATEMENT OF ACCOUNT:

This menu comprises of Existing Members and Withdrawn Members menu. Here you check for members transactions.

Existing Members

Shortcut: F12



Steps:

- **Click** on the **Member's Resource / Member's Information Menu**, and Select **Statement of Account**, then **Existing Members** option. Using the **f12** shortcut key on your keyboard also pops up the existing members **Statement of Account** as shown above
- **Pick** any of the check box options (**View All Transactions/View all Products/Range Transactions by Date/View Selected Product**).**Enter** a member's coop number in the text box or **Click** on the **Select Button** to view the **Member's List.**
- **Double Click** the member you want to preview its information from the **List.**
- Click on the **Preview** button to view a selected member's statement of account, it displays as shown below.
- Click **Close button.**

Withdrawn Members

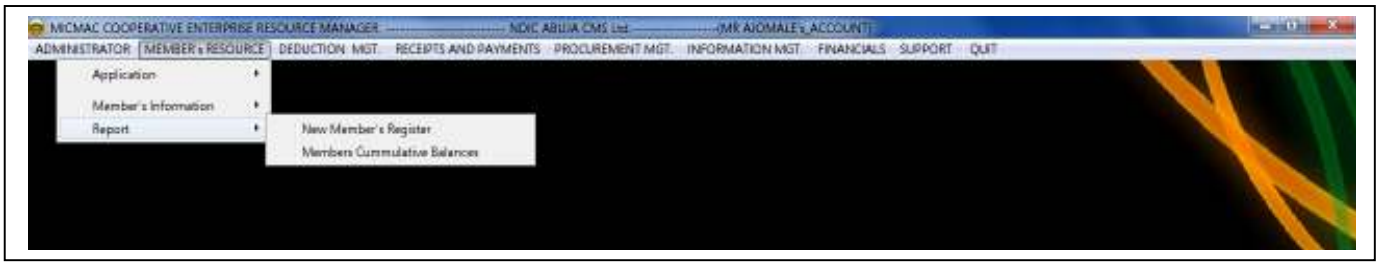
Shortcut: F11

Steps:

- **Click** on the **Member's Resource / Member's Information Menu**, andSelect **Statement of Account**, then **Withdrawn Members** option. Also, pressing **f11** shortcut key on your keyboard pops up the **Withdrawn membersStatement of Account** as shown in the diagram below
- **Pick** any of the check box options (**View All Transactions/View all Products/Range Transactions by Date/View Selected Product**).**Enter** a member's coop number in the text box or **Click** on the **Select Button** to view the **Member's List.**
- **Double Click** the member you want to preview its information from the **List.**
- Click on the **Preview** button to view a selected member's statement of account.
- **Use the Help button if you have any difficulty.**

REPORT

This menu is used to generate **new members list** and also **member's cumulative balances**, monthly or annually.



NEW MEMBER'S REGISTER

This shows the list of new members registered to the Cooperative Society

Steps:

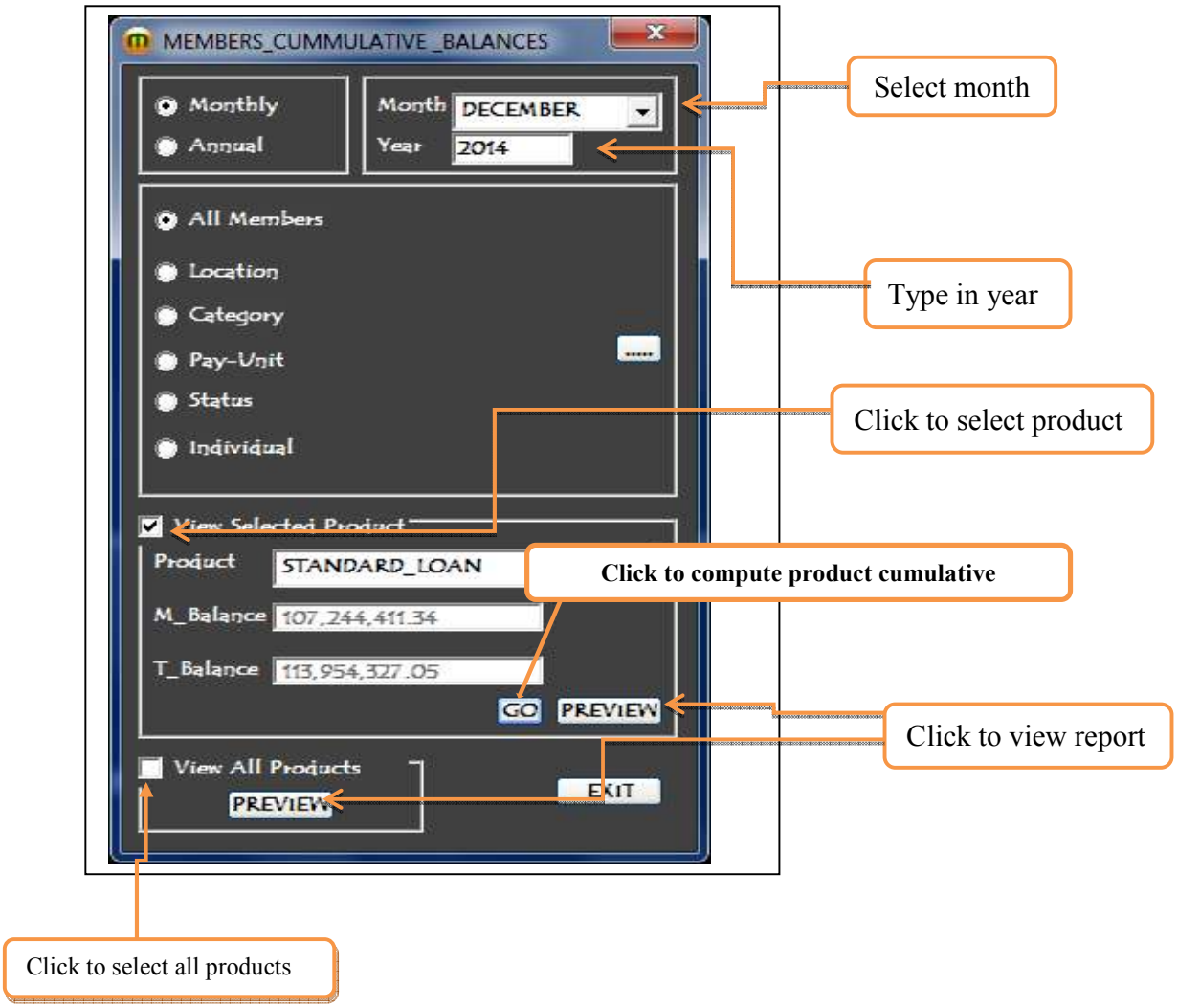
- Click on **New members Register** on the **Member's Resource / Report Menu** menu
- **Run Report,** by clicking on **Preview Button**,
- Click on **X** to exit when necessary

MEMBERS CUMMULATIVE BALANCES

This shows all members' cumulative product value for the period selected.

Steps:

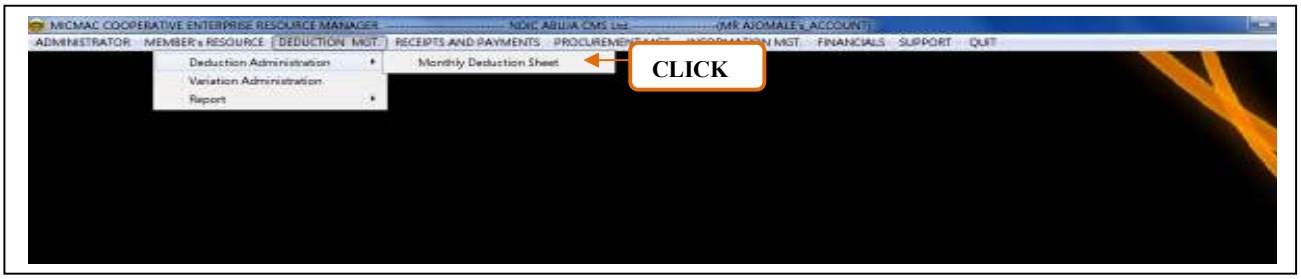
- Click on **Members Cumulative Balances** on the **Member's Resource / Report Menu** menu
- **Run Report,** by clicking on any of the options (Monthly or Annual, All members or individual or location etc., all products or selected products) and click on the **Preview Button.**
- Click on the **Exit** when necessary

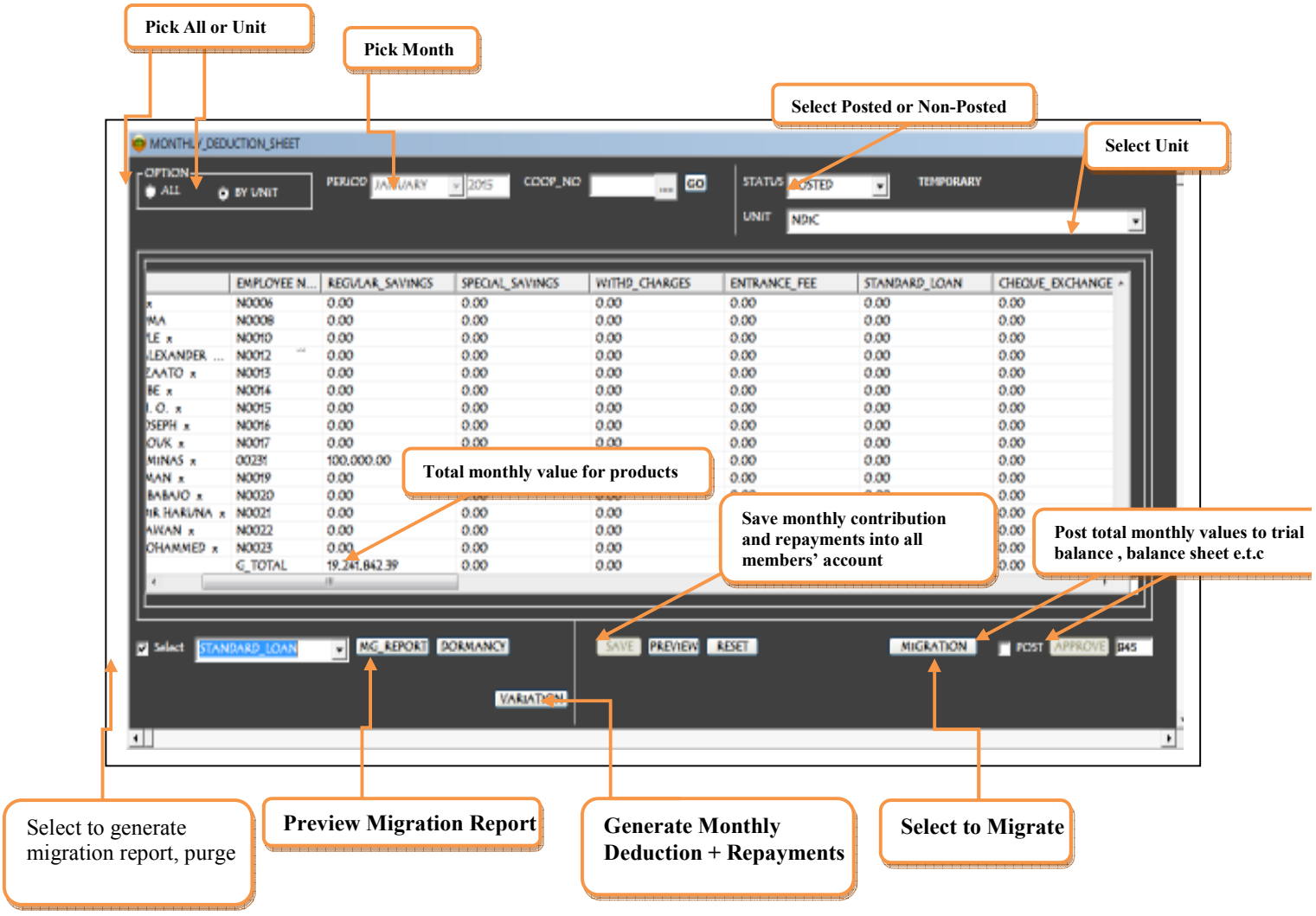

MEMBERS_CUMMULATIVE _BALANCES
Monthly
Annual
Month
DECEMBER
Year
2014
All Members
Location
Category
Pay-Unit
Status
Individual
.....
View Selected Product
Product
STANDARD_LOAN
M_Balance
107,244,411.34
T_Balance
113,954,327.05
GO
PREVIEW
View All Products
PREVIEW
EXIT
Select month
Type in year
Click to select product
Click to compute product cumulative
Click to view report
Click to select all products

[MODULE 3] DEDUCTION MANAGEMENT

Monthly contributions and loan repayments or deductions are migrated or uploaded at the end of every month here.

On the Application Window, Locate the **DEDUCTION MGT / Deduction Administration** Menu. **Click** on **Monthly Deduction Sheet**



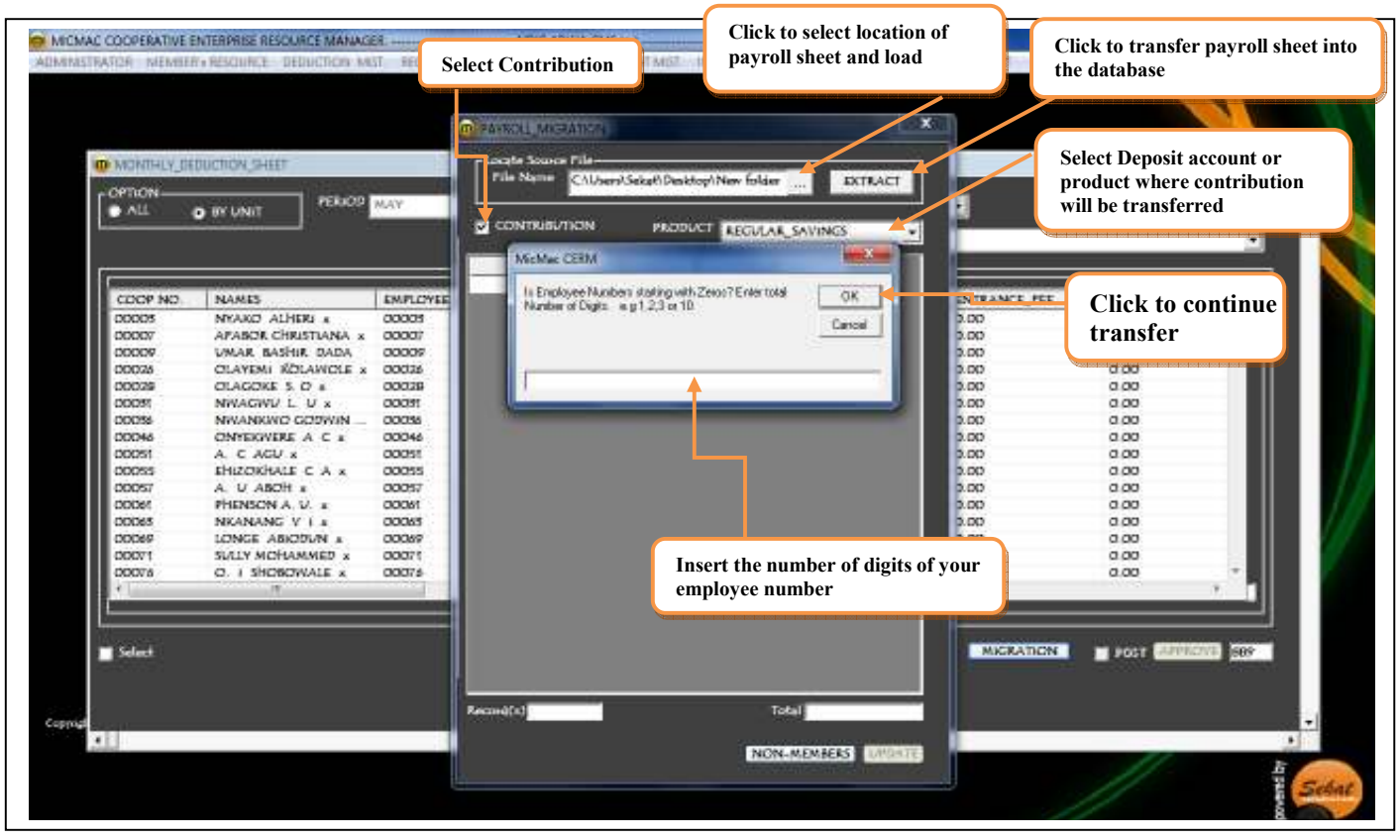


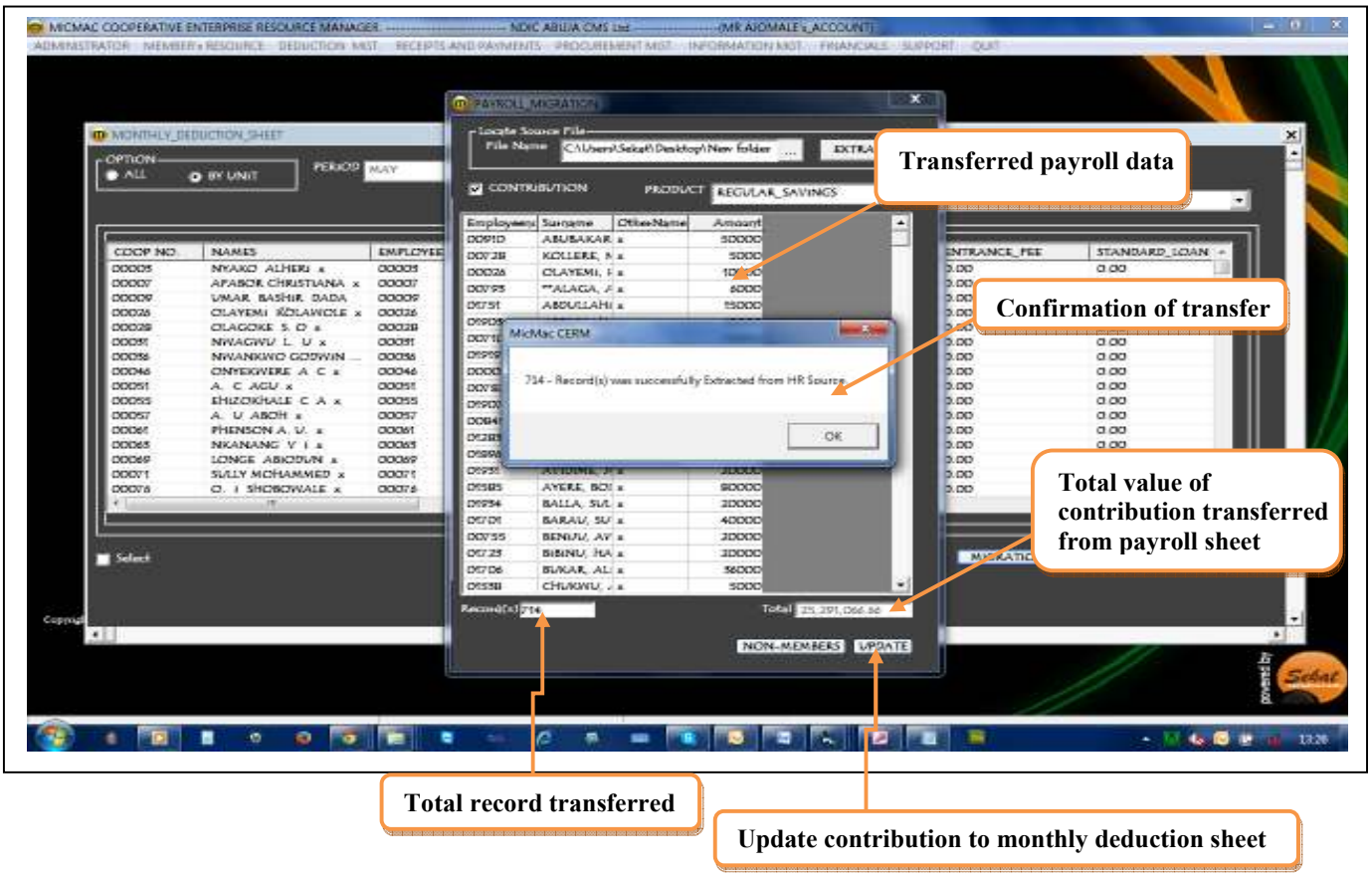
How to Load Information to the Monthly Deduction Grid:

Steps:

- Select **All** or **Unit** depending on your choice.
- **Pick** the current month and year**. Click on** the **Tab Key**
- **Select status; Posted (**if transactions has been saved into members account**) or Non-Posted (**if transactions has not been saved into members account**). Click on** the **Tab Key.**
- **Select** Unit, **Click on** the **Tab Key.** to load members' current or previous month's deduction.

How to migrate members Monthly Contributions:

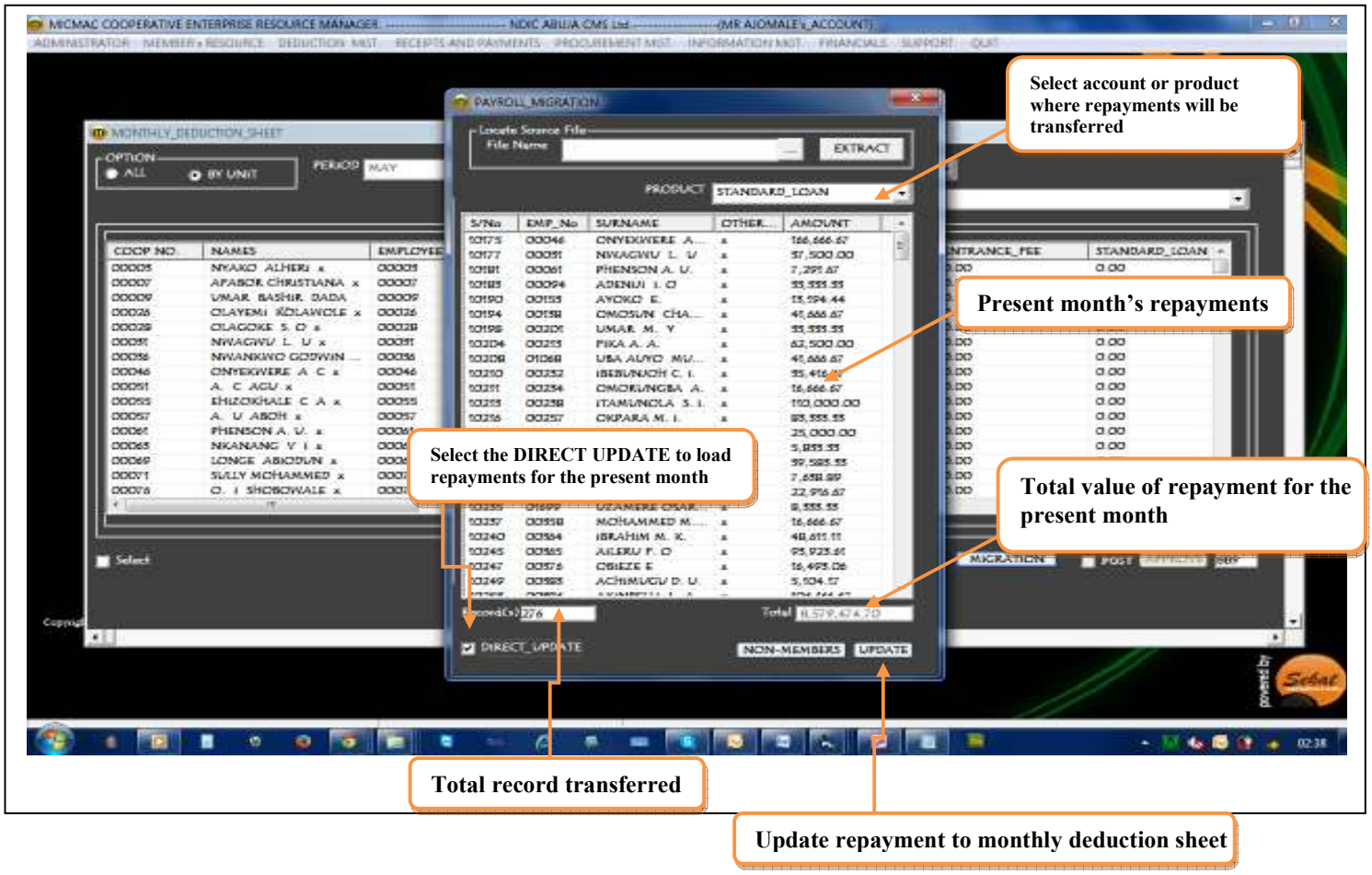

Select Contribution
Click to select location of payroll sheet and load
Click to transfer payroll sheet into the database
Select Deposit account or product where contribution will be transferred
Click to continue transfer
Insert the number of digits of your employee number


Transferred payroll data
Confirmation of transfer
Total value of contribution transferred from payroll sheet
Total record transferred
Update contribution to monthly deduction sheet

Steps:

- **Click** on **MIGRATE** button on the **Monthly Deduction Sheet.** It pops up the **Payroll Migration Grid.**
- On the **Payroll Migration Grid, select Contribution checkbox**,
- Pick product to transfer contribution into,
- **Click** on the **Extract Button**, a pop-up box comes up requesting for the number of digits of the employee number, then, **click ok.**
- **If there are records for Non-members on the excel sheet, it will be detected and reported Else the Grid is populated with the payroll contributions from excel sheet**
- **Click** the **NON-MEMBERS to generate report for the Non-members if they exist**.
- **Click on** the **UPDATE,** to finally transfer the contributions to the monthly deduction grid.

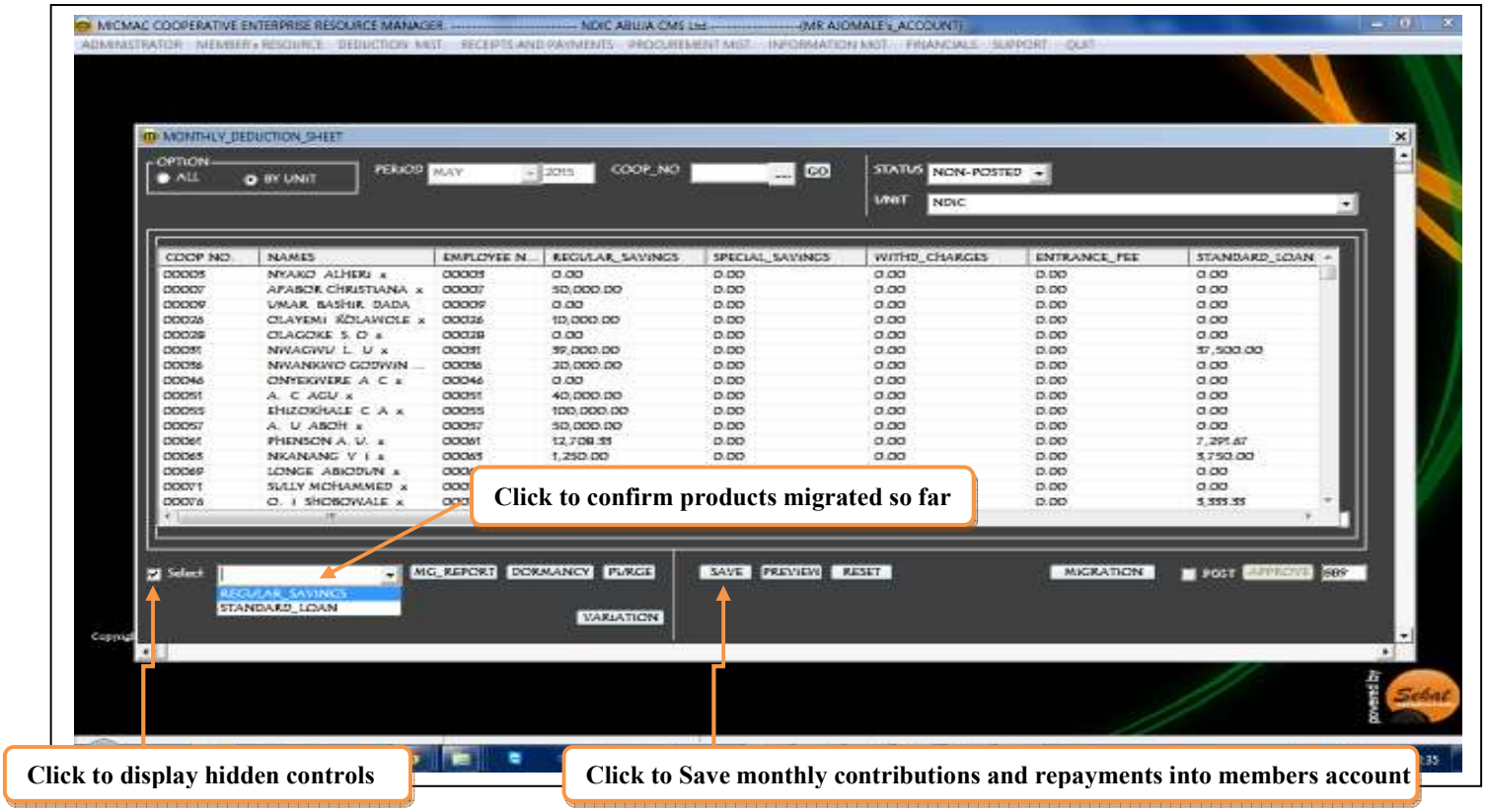
How to migrate members Monthly Loan Repayments:


Select account or product where repayments will be transferred
Present month's repayments
Select the DIRECT UPDATE to load repayments for the present month
Total value of repayment for the present month
Total record transferred
Update repayment to monthly deduction sheet

Steps:

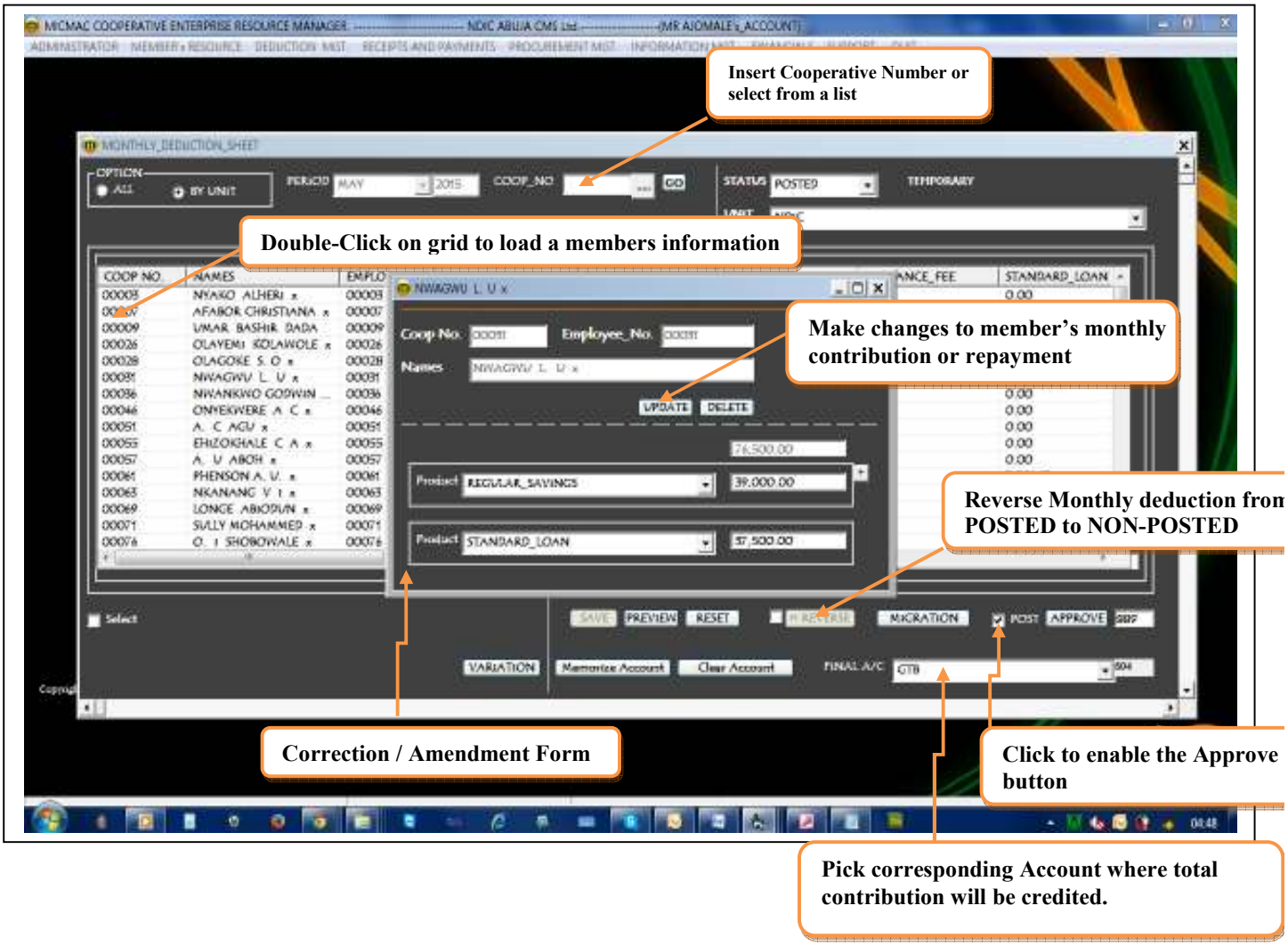
- **Click** on the **VARIATION** button on the **Monthly Deduction Sheet** to get report of all repayments for the present month.
- **Click** on **MIGRATE** button on the **Monthly Deduction Sheet.** It pops up the **Payroll Migration Grid.**
- Pick product to transfer repayment into,
- **Click** on the **DIRECT UPDATE Button** underneath the page to load current month's repayment
- **Click on** the **UPDATE,** to finally transfer the repayments to the monthly deduction grid.
- **Click the SELECT** check-box on the extreme right of the **Monthly Deduction Sheet** to make some controls visible
- **Click on the combo-box to confirm products that has been migrated so far for the current month**
- **Click on the MGR_REPORT button to preview accepted and rejected repayments**
- **Click on the PURGE button to remove migrated values**

How to Save Contribution and Repayments to members account:


Click to confirm products migrated so far
Click to display hidden controls
Click to Save monthly contributions and repayments into members account

Steps:

- **Click** on the combo-box on the **Monthly Deduction Sheet** to confirm that all products have been migrated for the current month
- **Click** on the **SAVE** button to update all members account for the current month. The grid is emptied after successful update.


Insert Cooperative Number or select from a list
Double-Click on grid to load a members information
Make changes to member's monthly contribution or repayment
Reverse Monthly deduction from POSTED to NON-POSTED
Correction / Amendment Form
Click to enable the Approve button
Pick corresponding Account where total contribution will be credited.

How to make amendment to an individual member's record:

Steps:

- **Double-Click** on the **Monthly Deduction Sheet or Insert the cooperative Number of the member into the COOP NO textbox and Click GO**
- The correction form pops up carrying the selected members contribution and repayments.
- Make correction in values ,then Click on the **UPDATE** button to save the changes made
- DELETE button removed Member's record completely from the monthly deduction grid if added in error.
- Correction Form disappears after using the **DELETE** or **UPDATE** button

How to Post total Monthly Contribution and Repayments to final account:

Steps:

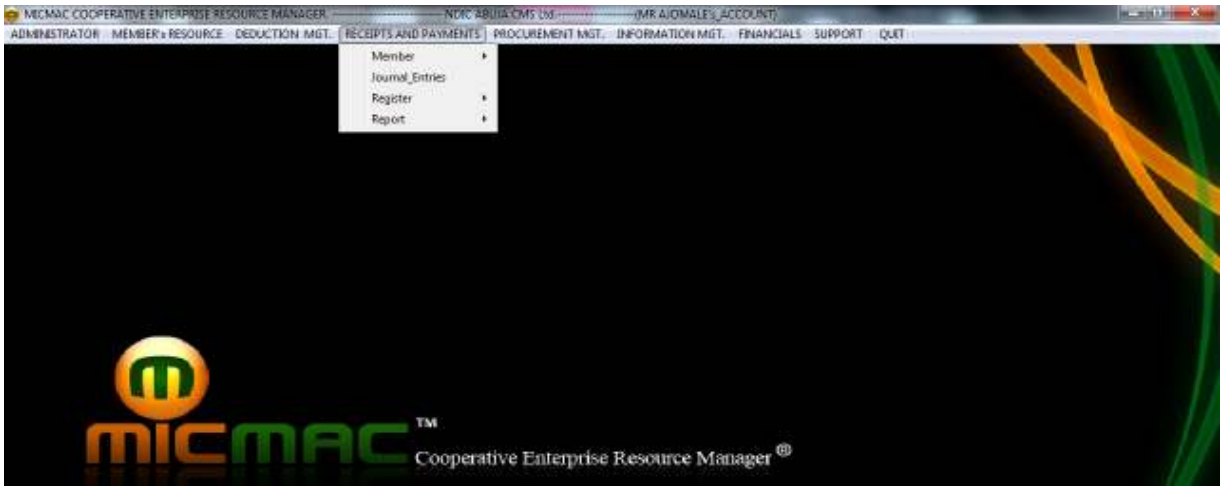
- When you are satisfied with the total values for each product for the current month, **If deduction corresponds to advice from salary then,**

- **Click** on **Post** Check Box; on the extreme right and bottom of the **Monthly Deduction Sheet**
- **Pick** the corresponding Account Head where total contribution from **HR** will be credited, then
- **Approve** Transaction to all **Books of Account** for the current month, by Clicking the **APPROVE** button

[MODULE 4] RECEIPT AND PAYMENT

RECEIPT AND PAYMENT MODULE – this menu takes care of every transaction that relates to movement of cash from members to the cooperative account and vice versa or from cooperative to other vendors or for capital projects or investment or otherwise.

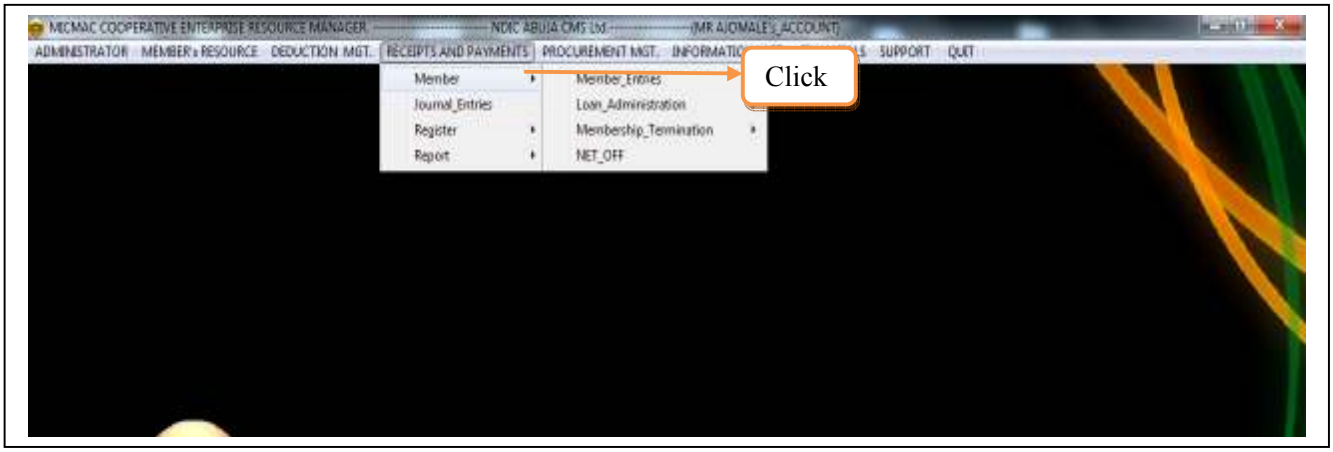
- **Member** – takes care of any receipt or payment transaction that involves any member of the cooperative which will be represented in the statement of account. i.e Loan ,Membership termination , part-withdrawal, Net-Off e.t.c
- **Journal Entries -** takes care of any receipt or payment transaction that involves vendors,investors,capital expenditure e.t.c



A. Member

The following are what you can do under the **member** menu as displayed in the diagram below;

- Cash receipts
- Part-withdrawal
- Loan processing
- Membership termination
- Net-off



Steps:

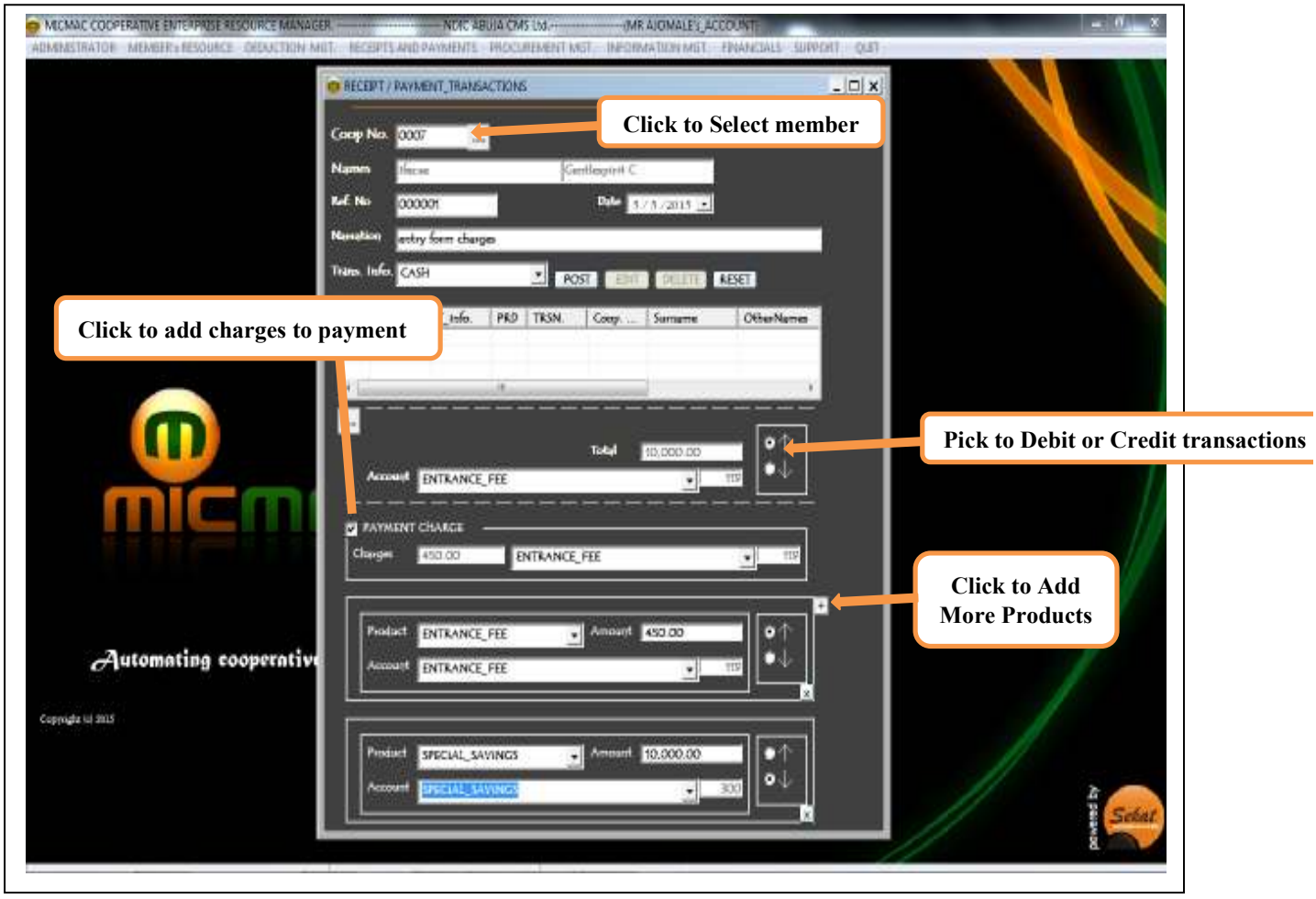
i. Member Entries

To issue a receipt or capture members transactions;

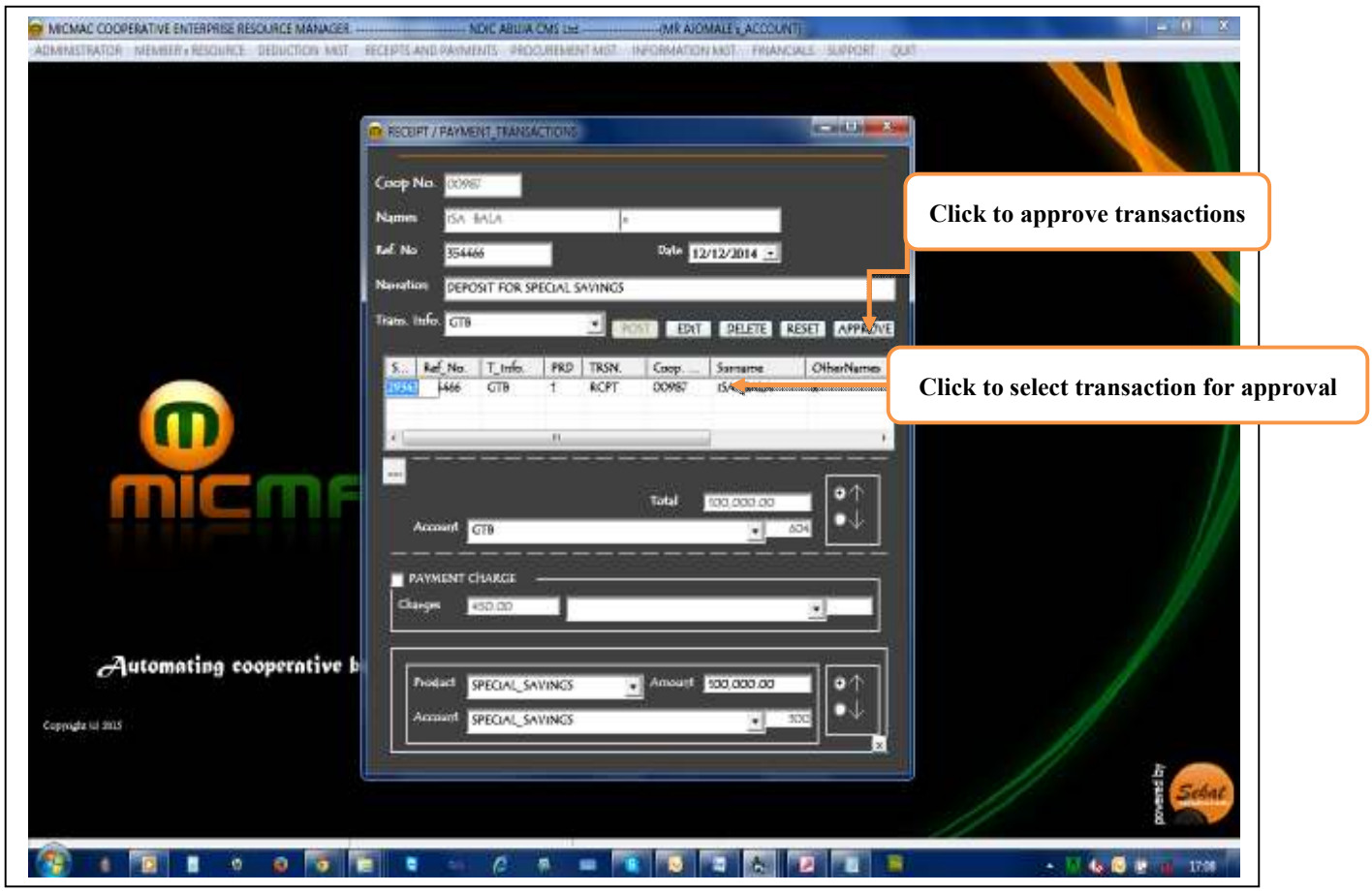
- Click on **Receipts and Payments menu / Member, select Member Entries**
- A new window opens with a form as shown in the diagram below,
- carefully complete the form with the necessary details:

1. click on the select button to search for a member or simply type in the member's cooperative number in the textbox area and press the tab key, all other information appears,
2. Generate a **reference number,**
3. **narrate** the transaction,
4. click on the drop down on the **Trans. Info** label to select the transaction type,
5. **Select** the **Account type**, **Products** and input **Amount. Select more products** by clicking on the **button carrying the plus sign.**

- Click on the **POST button to save the transaction.**

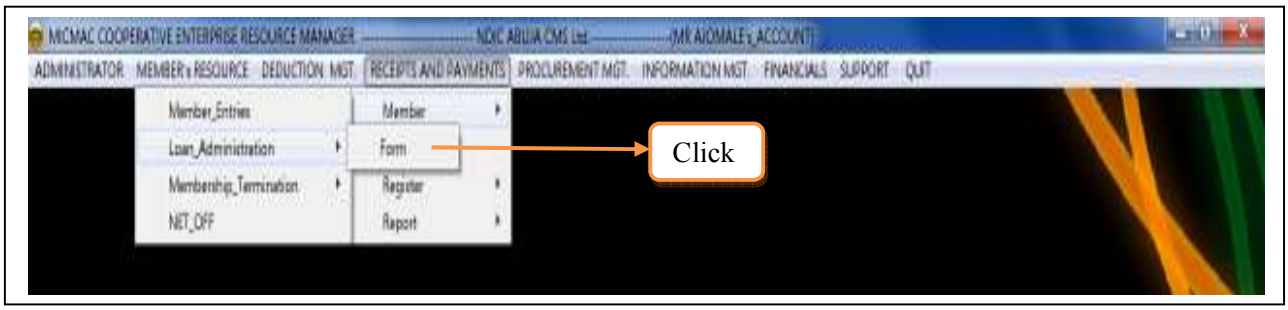


- To approve transaction**,** select transaction from the grid below and click on the **Approve Button.Now the first level approval is done.**
- The user with **level 2** has to **log-in** to the application to do his/her own approval until it gets to the highest level.
- A message pops up **"Approval Was Successful", click OK**
- **Click on exit button**



ii. Loan Administration

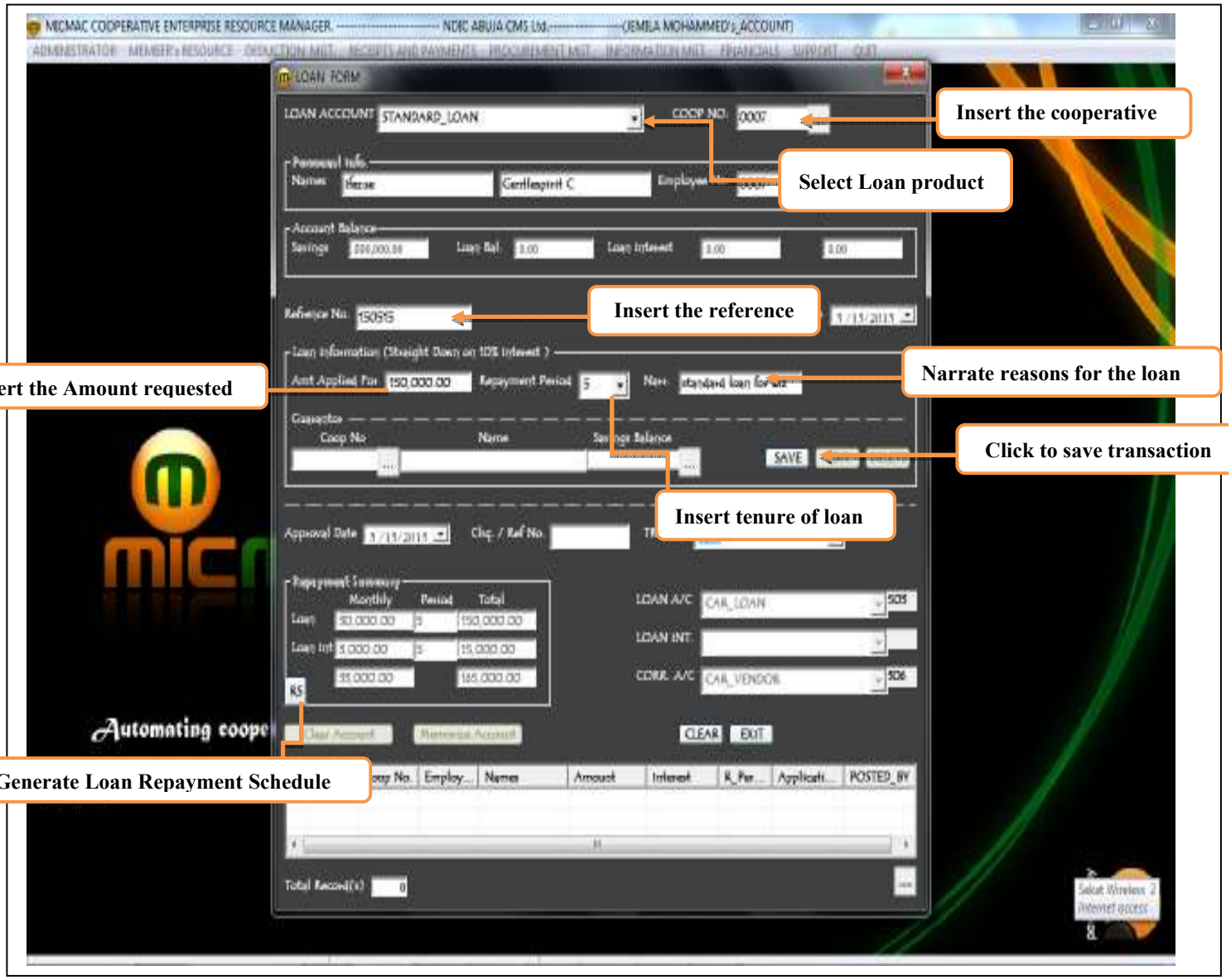
This menu takes care of all the loan transactions.



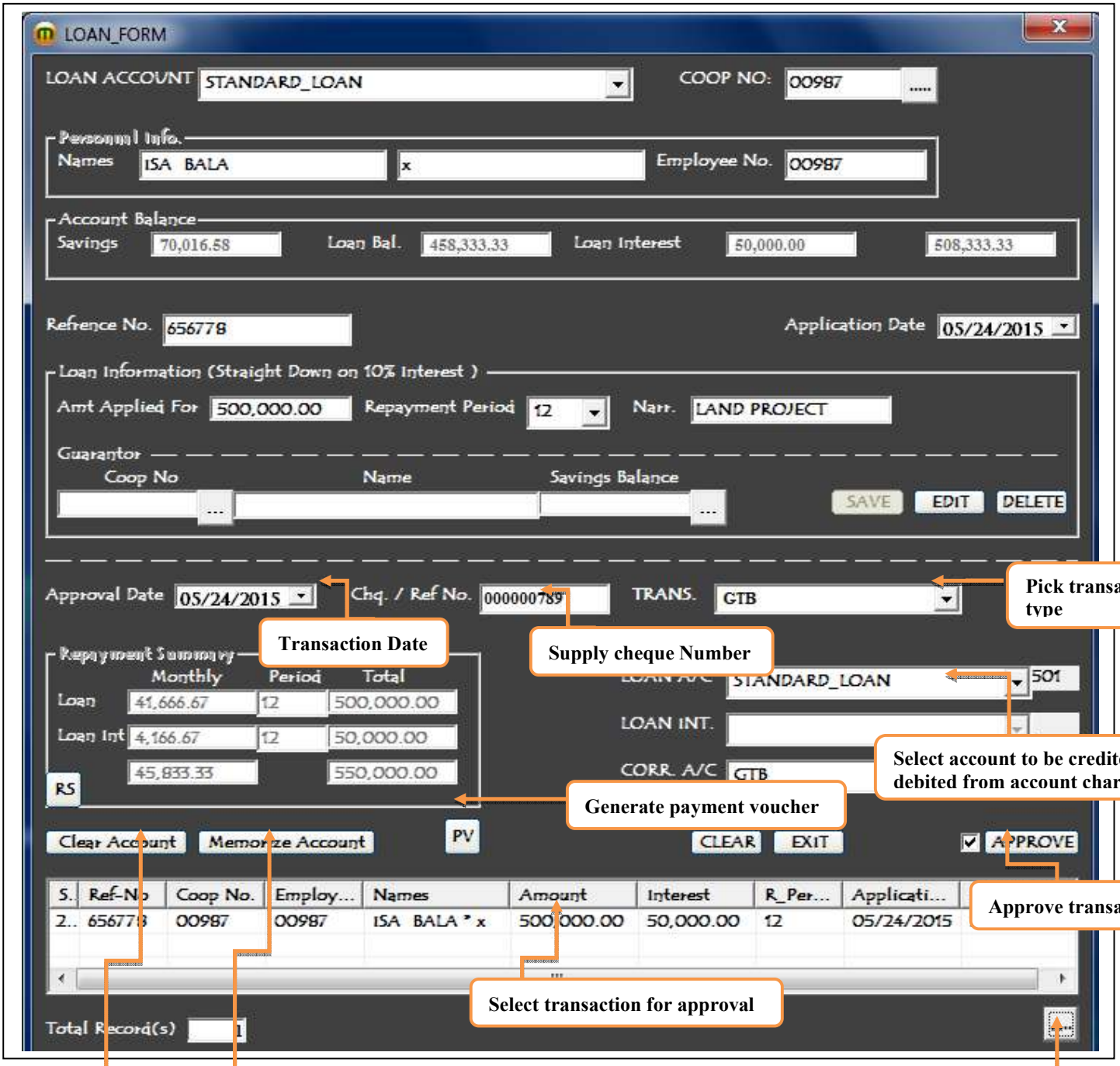
Steps:

- Click on **Receipts and Payments menu / Loan Administration,** select **Form**
- A loan form window is displayed as shown below
- Carefully complete the forms by supplying necessary information where required:

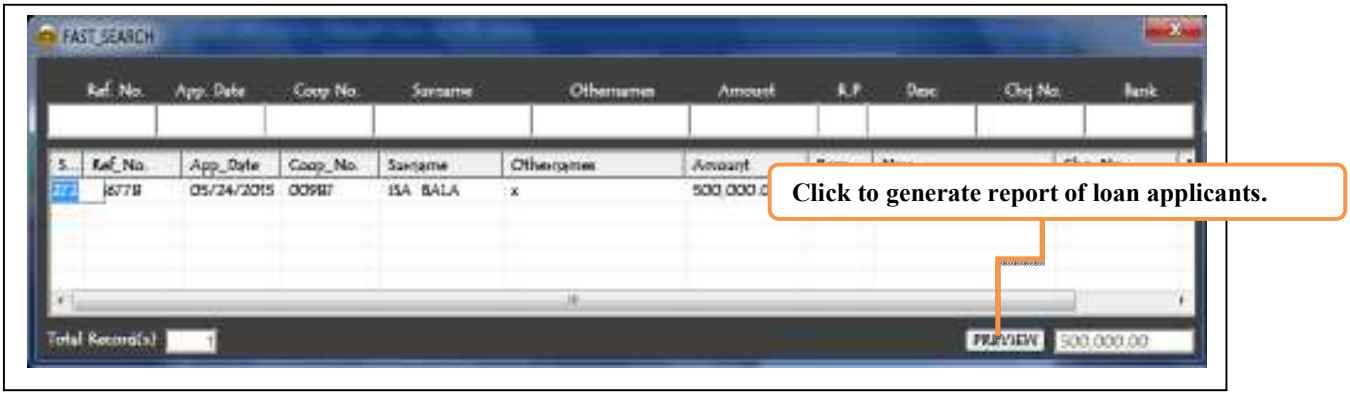
1. Click the **LOAN ACCOUNT** drop-down list to select the type of loan you want to process,
2. Insert the cooperative number of the applicant or select from a list into the **COOP NO** textbox
3. provide a **Reference No,**
4. Amount requested should be inserted into the **Amt Applied For** textbox,
5. Select **Repayment Period** from the drop down list, and a simple repayment schedule is displayed in the far-left textboxes
6. Click on **RS** button to generate a comprehensive repayment schedule
7. Enter a narration for the transaction in the **Narr.** textbox,
8. Pick application date, and then **save** transaction.



- To approve transaction**,** select transaction from the grid below,
    1. Pick loan approval date
    2. Insert Cheque number
    3. Pick transaction type from **TRANS** drop-down list
    4. **Generate** your payment voucher by clicking the **PV** button
    5. **Select the corresponding Accounts to debit and credit from the Account Chart**
    6. **Selected corresponding Accounts can be memorized if frequently used**
- **Click** on the **Approve Button. Now the first level approval is done.**
- The user with **level 2** has to **log-in** to the application to do his/her own approval until it gets to the highest level.
- A message pops up **"Approval Was Successful", click OK**



- List of applicants on the grid can be previewed by **Clicking** on the ellipse button below the page
- Report can be generated by clicking the preview button below the **FAST SEARCH** page
- **Click** on exit button



iii. Membership Termination

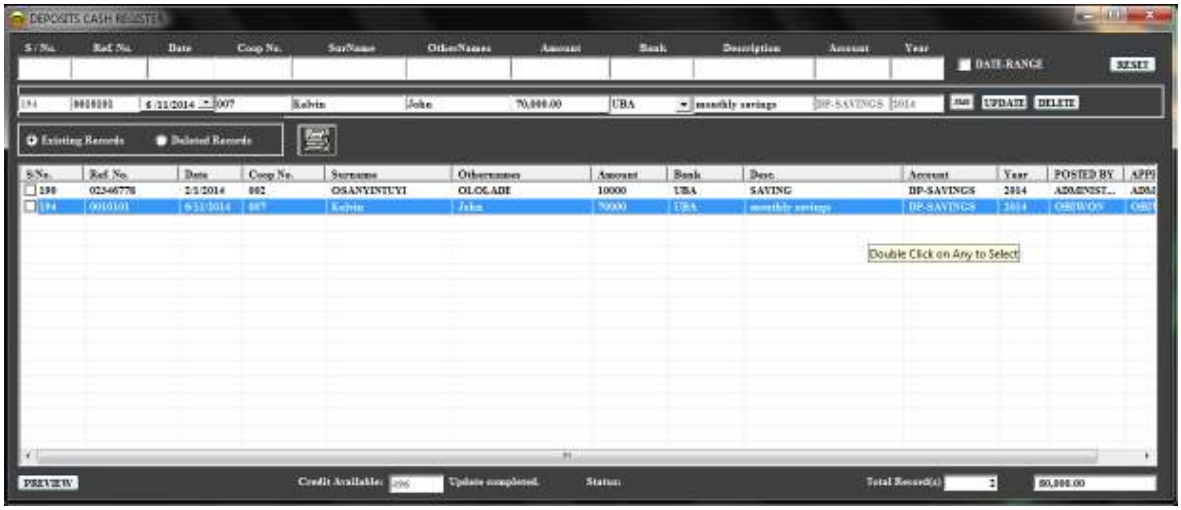
REPORT:

DEPOSIT RECIEPTS REGISTER

This keeps track and gives report of all transactions made.

Steps:

- On the Application Window, Locate the **Deposit Management** Menu. **Click** on **Report, and then Deposits Receipt Register.**
- Pick an option from either **Existing Record or Deleted Record;** existing members record are listed below (this members records can be Updated, Deleted, a Reset can be made, and also SMS can be sent to members in cases where changes are effected on their records.
- Click Preview to view saved and updated records, Exit to leave the Window.



DEPOSITS PAYMENTS REGISTER

Steps:

- On the Application Window, Locate the **Deposit Management Menu**/ Click on **Report**, then **Deposits Payment Register**
- Pick an option from either **Existing Record or Deleted Record;** existing members record are listed below (this members records can be Updated, Deleted, a Reset can be made, and also SMS can be sent to members in cases where changes are effected on their records.
- Click Preview to view saved and updated records, Exit to leave the Window.

[MODULE 5] LOAN MANAGEMENT

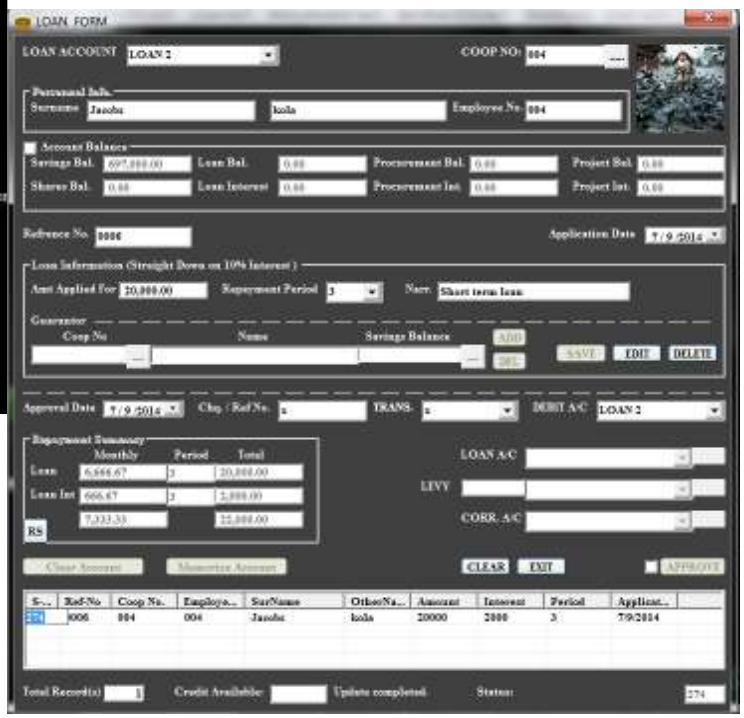
This handles Loan Application, Approval, Liquidation or Payment, Guarantors Etc. The kind of Loan you process through this module of the MicMac CERM Application window depends on the policies you have setup in your global Setup, i.e. each Loan from Loan 1,2 & 3 works with its own Computation method, Repayment period, Interest computation etc.

If you are not sure of the policies or how to setup such loan policies, do refer back to the Administrative module for clarity or contact our service support desk.

LOAN MANAGEMENT MODULE – is used to:

- Register all Loan Application
- Loan Eligibility Check
- Approve Loan Applied
- Post Loan Liquidation and Part payment
- Liquidate Loan or Liability from Savings/ Asset

- Monitor Loan Guarantor
- Check Loan debtors record/ report



NB

You must check your policies for each Loan before you post any Loan Transactions

You must verify and make sure you Check or Uncheck the ''Allow Debtor and Guarantors'' Check Boxes

You must know or better still confirm and verify from your management your computation methods and percentages for your Loans

Lastly you must continue updating all subsequent Loan transactions after you must have completed all previous and outstanding transactions.

LOAN ADMINISTRATION

Manages different types of loan ranging from **Standard** to **Advance** or **Emergency**, **Special**, **Soft** and so on represented with the Loan Form. It checks your status before allowing for application.

LOAN FORM

Steps:

- **Click** on the **Loan Management / Loan Administration** Menu to activate the menu list
- **Click** on the **Loan Form**
- **PressF3** on your Keyboard to activate the **Fast Search Engine**
- **Locate** the **Name** and **Coop Number** of the prospective Applicant and **Select**
- **Press** on the **Tab Key** on your keyboard, so as to view the applicant's **Account Balances**
- **Fill** in the **Amount Applied For** and the **Repayment Period** accordingly until it gives a **Successful Message**. Read carefully message boxes that comes up when filling, they are meant to restrict users from going against policies set-up in the **Global Setup Information.**

- After the **Successful Message,** a **Deduction Summary** is prepared. If the applicant agrees with the summary, fill in the **Reference No.**, **Description, Application Date and Guarantor(s).** If not, edit the Amount and Repayment period as to generate a flexible summary.
- **Click** on the **Save** Button.
- **Print** out the list of **Applicants Pending Approval** for the Credit Committee on request by **Clicking on** the **Print**button**.**

NB

That the applicant has not been approved yet but the application would post to the Loan Applicants Table below.

TO APPROVE MEMBERS LOAN

(Still on the same Loan Form)

Steps:

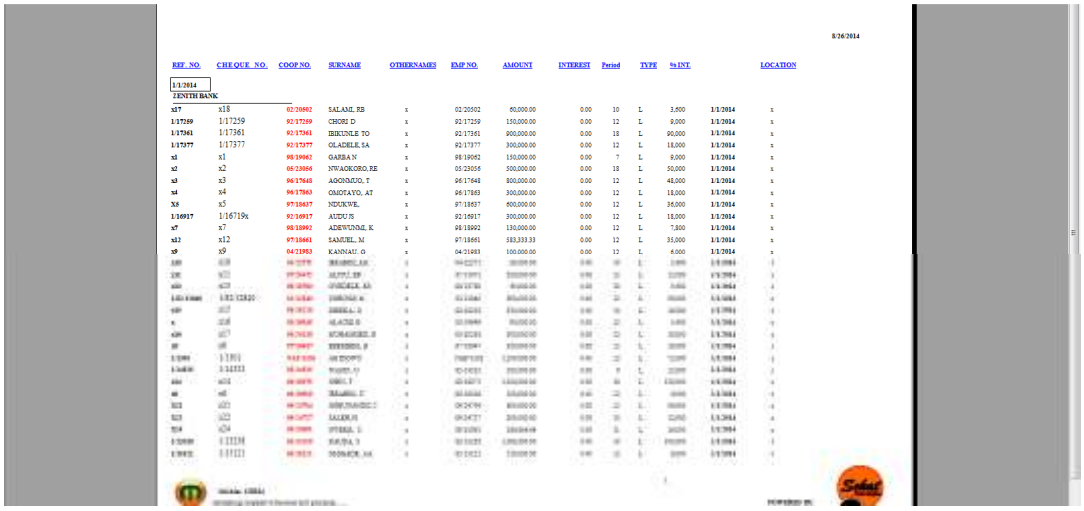
- **Click** on the **Loan Management / Loan Administration/ Loan form** Menu to activate the loan form window.
- **Click** onthe drop down button on **LOAN ACCOUNT, select** the Applicants form were the loan was saved to, either the **Loan 1 / Loan 2 / Procurement Loan / Project Loan Form**. This activates the **Record List** as indicated in the diagram above
- Locate and select Applicants to be approved from the **Record List.**
- **Click** on the **Approve Check Box**.
- **Pick** the **Approval Date, DEBIT A/C** and **Pick** the **LOAN A/C, Corresponding AccountHead**.
- **Click** on the **Approval Button**.
- **Click** on the **Exit Button**.

Loan Register/Schedule

Generates list of all loan approved with dates.

Steps:

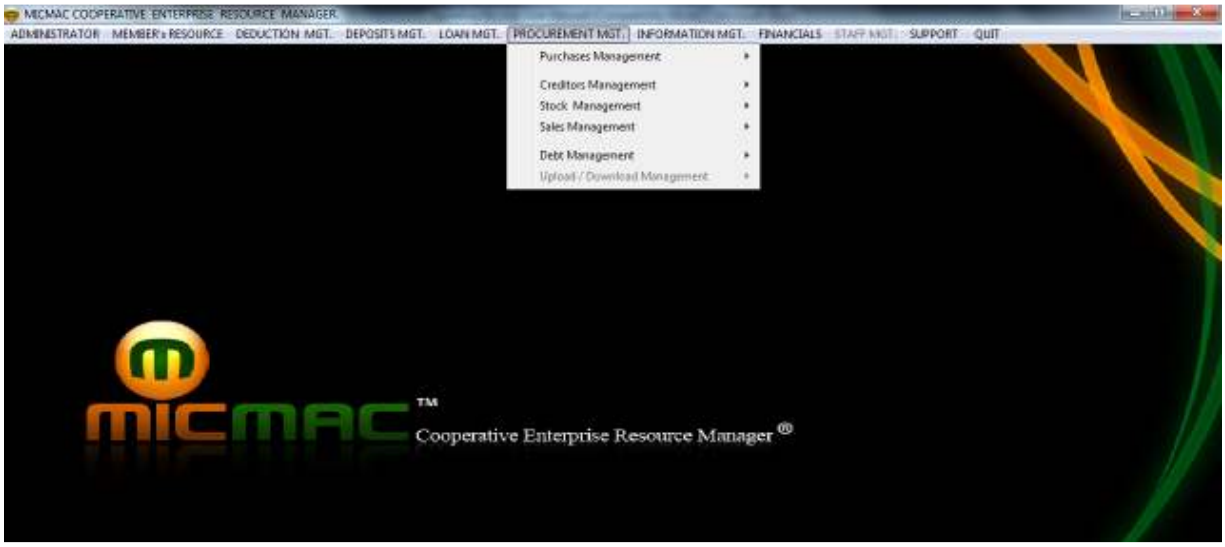
- **Click** the **Loan Management / Report**, then Select **Loan Register/Schedule**
- **Click Existing Records or Deleted Records Radio buttons**to view all loan granted during the year or **Select** by date-range
- Then, Click on the **Preview** button to generate report.



8/26/2014

REF_NO	CHEQUE_NO	COOP NO	SURNAME	OTHERNAMES	EMP NO	AMOUNT	INTEREST	Period	TYPE	%INT		LOCATION
1/1/2014												
ZENITH BANK												
x17	x18	02/20502	SALAMI, RB	x	02/20502	60,000.00	0.00	10	L	3,000	1/1/2014	x
1/17259	1/17259	92/17259	OKOH, D	x	92/17259	150,000.00	0.00	12	L	9,000	1/1/2014	x
1/17361	1/17361	92/17361	IBIKUNLE TO	x	92/17361	900,000.00	0.00	18	L	90,000	1/1/2014	x
1/17377	1/17377	92/17377	OLADELE, SA	x	92/17377	300,000.00	0.00	12	L	18,000	1/1/2014	x
x1	x1	98/19962	GARBAN	x	98/19962	150,000.00	0.00	7	L	9,000	1/1/2014	x
x2	x2	05/23056	NWAOKORO, RE	x	05/23056	500,000.00	0.00	18	L	50,000	1/1/2014	x
x3	x3	96/17648	AGONJUO, T	x	96/17648	800,000.00	0.00	12	L	48,000	1/1/2014	x
x4	x4	96/17863	OMOTAYO, AT	x	96/17863	300,000.00	0.00	12	L	18,000	1/1/2014	x
X5	x5	97/18857	NDUKWE,	x	97/18857	600,000.00	0.00	12	L	36,000	1/1/2014	x
1/16917	1/16719x	92/16917	AUDU JS	x	92/16917	300,000.00	0.00	12	L	18,000	1/1/2014	x
x7	x7	98/18992	ADEWUNMI, K	x	98/18992	130,000.00	0.00	12	L	7,800	1/1/2014	x
x12	x12	97/18661	SAMUEL, M	x	97/18661	583,333.33	0.00	12	L	35,000	1/1/2014	x
x9	x9	04/21983	KANNAU, O	x	04/21983	100,000.00	0.00	12	L	6,000	1/1/2014	x

[MODULE 5] PROCUREMENT MANAGEMENT



The MicMac CERM as an Enterprise resource Application has been developed to take care of not just members savings and loans but the buying and selling of commodities (consumables or households) and Projects (Land, Housing and any other Capital intensive projects) sold to members or non-members either through direct sales or through debit notes.

In addition the PROCUREMENT MANAGEMENT MODULE – is used to:

- Purchase Commodities or Good and Project for sale
- Pay creditors
- Post Cost of Sales transactions like Carriage, Transport etc.
- Sell goods and Projects bought to members and non-members
- Manage Stock of goods and project in stock

- Take closing stock
- Post Commodity or project Liquidate or
- Check Commodity and Project debtors report
- Monitors regular Booking of goods before general purchase
- Generates Commodity and Project deduction report
- Generate Sales Register.

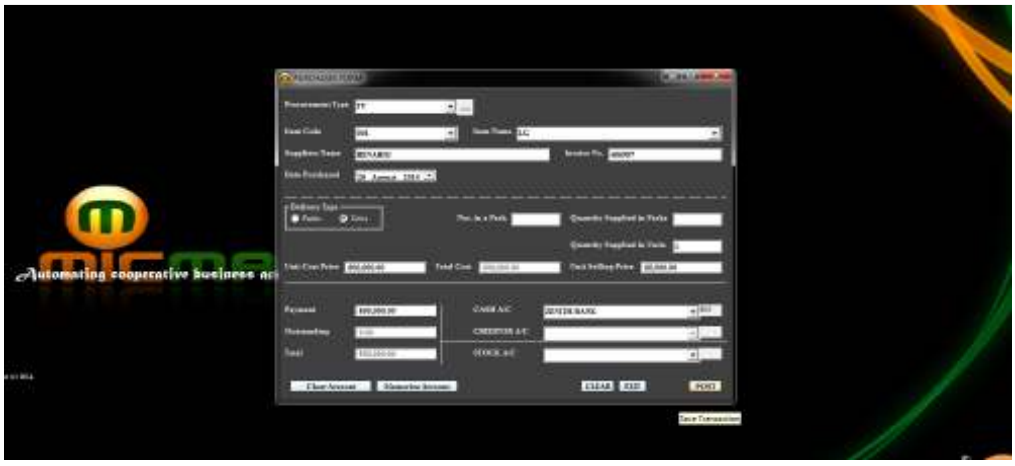
PURCHASES MANAGEMENT

Purchases management comprises of other sub-menu as listed below;

- Purchases
- Expenses on Purchases
- Purchases Register

PURCHASES

Captures all Commodities purchased and Projects you venture into and automatically updates the purchases and stock Ledger; monitoring what goes out and comes in.



Steps:

- **Click** the **PROCUREMENT MGT/ Purchases Management**, then Select **Purchases**
- **Select** appropriate option from **Procurement Type** "**Commodity** or **Project**" depending on what is coming in or purchased
- **Select** an **Item Code** from the **Dropdown List**, then use the **Tab Key** on your keyboard
- **Enter** the **Supplier's Name** and **Invoice No.**
- **Choose** the **Date of Purchase** from the date picker.
- **Enter** the **Quantity Purchased**
- **Enter** the **Unit Cost Price** of the item then the **Tab Key** (The total cost price is automatically computed.)
- Decide on **Selling Price**.
- **Type** in the **Repayment Period**
- **Repayment Amount** comes in automatically
- In the **Payment Box** type in theamount you paid to the supplier of the goods (you could make part payment for goods owner or supplier)
- **Pick** the **Corresponding AccountHead**.

- Click on **POST** button.
- Click on **EXIT** button.

NB:

The input stock is used for shop items / commodity and projects. The Item Codes generated has been fixed into the Inventory (Commodity / Project) Setup. Do fix new commodities / projects into the setup so as to have its own unique code before purchases are made.

EXPENSES ON PURCHASES

Payments are made to offset the expenses made on goods purchased or projects acquired. Also expenses are incurred when making purchases e.g. Transportation, Carriage etc.

Steps:

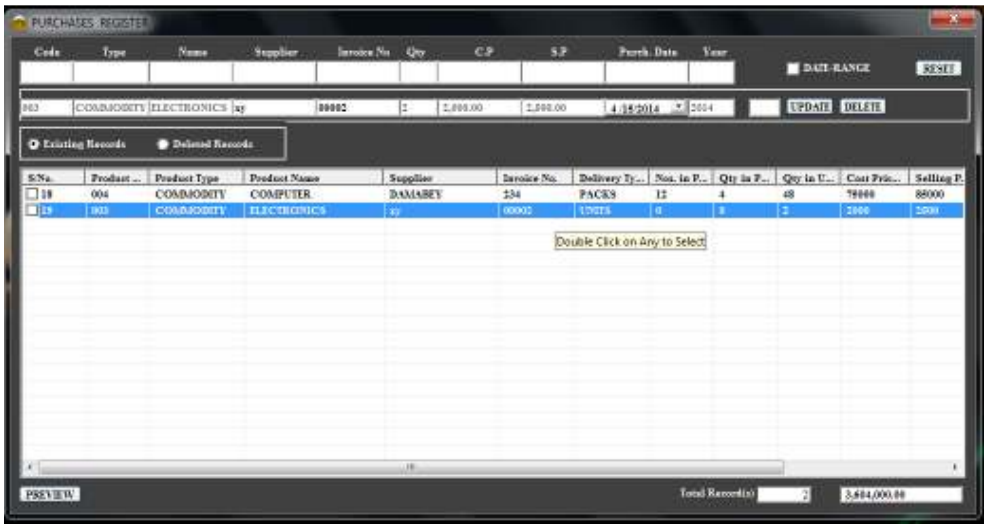
- Click the **PROCUREMENT MGT / Purchases Management Menu**, then Select **Expenses on Purchases**
- **Pick** on any of the Radio button depending on the kind of payment you are trying to make
- **Choose** the **Account Head** by **Clicking** on the **Cost of Sale** drop down list
- **Type** in the **Amount** in the space provided
- **Choose** the appropriate date, **Type** in the **Reference Number**
- **Choose** the **Corresponding Account**
- Click on **Save** button.

PURCHASES REGISTER

Captures and generates list of all Commodities and Projects purchased.

Steps:

- **Click** the **PROCUREMENT MGT/ Purchases Management**, then Select **Purchases Register**
- Click on any of the Radio button (**Existing Records or Deleted Records)**
- **Select** from the list
- Click on the **Preview** button to generate report.



CREDITOR'S MANAGEMENT

PAYMENT OF CREDITORS

Manages Creditor's Account and records and is also used to post payment for creditors as payment is made.

Steps:

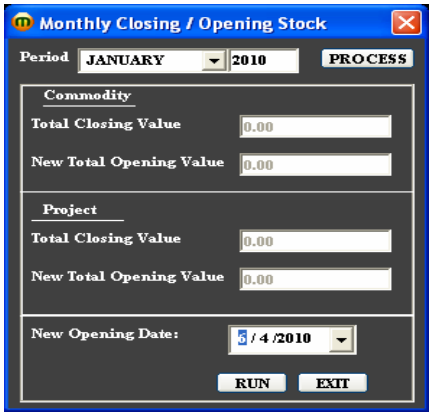
- Click the **PROCUREMENT MGT / Creditor's Management Menu**, then Select **Payment of Creditors**
- Click on **CREDITOR, pick** the drop down buttons and select the kind of payment you are trying to make
- **Choose** the **Account Head** by **Clicking** on the **Cost of Sale** drop down list
- **Type** in the **Amount** in the space provided
- **Choose** the appropriate date, **Type** in the **Reference Number, input a narration**
- **Choose** the **Corresponding Cash Account**
- Click on **POST** button.

CLOSING STOCK

This feature computes the value of the total items remaining in stock, posts it as closing stock, and then sets the same value as the opening stock. The date of closing stock is chosen and the opening stock date is set too.

Steps:

- **Click** on the **PROCUREMENT MGT/ Stock Management** Menu
- Select **Closing Stock, click on Annual**
- **Choose** the **Closing Date**, but make sure the date corresponds to **Fiscal Year End** date in the **Global Setup;** else date is **Invalid**. Click on the **Process** button.
- The total item value is computed by multiplying Unit cost of each item by its quantity remaining. The **Opening Value** field is same as the **Closing Value** field.
- **Choose** the **Opening Date**, and then click on **Save** button.
- Confirm the date before posting.



NB

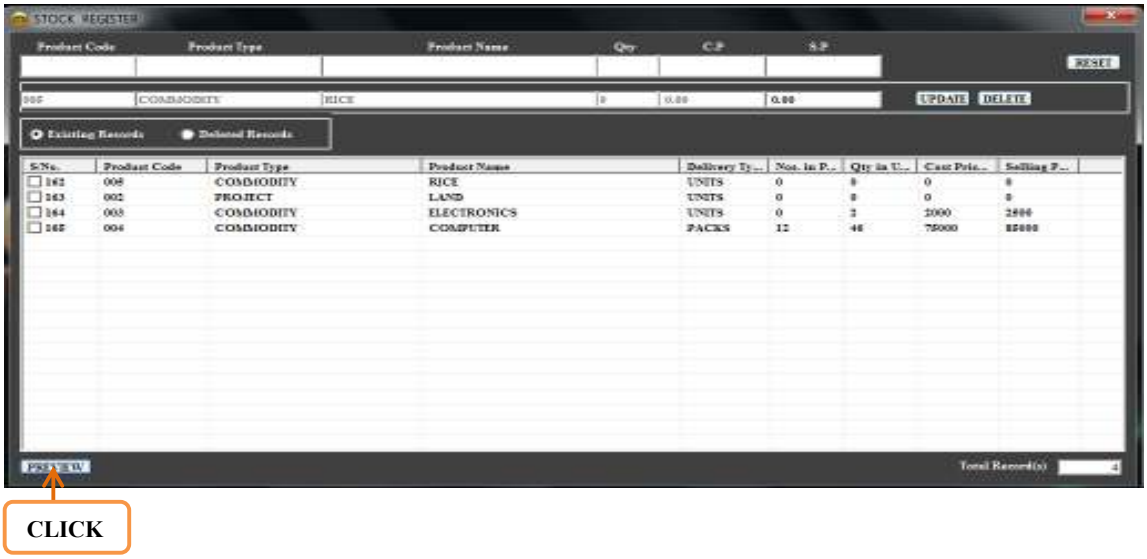
Before you get an accurate report on all your Accounts e.g. Trial balance, Balance sheet etc., you must first take a closing Stock of all your shop items. This will calculate all goods sold and all goods still in stock, gives the general break down, balances and automatically transfers the balances to all necessary Accounts.

STOCK REGISTER

Captures and generates a list of all goods in stock during and after an accounting year.

Steps:

- **Click** the **PROCUREMENT MGT / Stock Management**, then Select **Stock Register**
- Click on the **Preview** button to generate report.



SALES MANAGEMENT

CASH SALES

Commodities sold directly through Cheque or Cash are managed.

Steps:

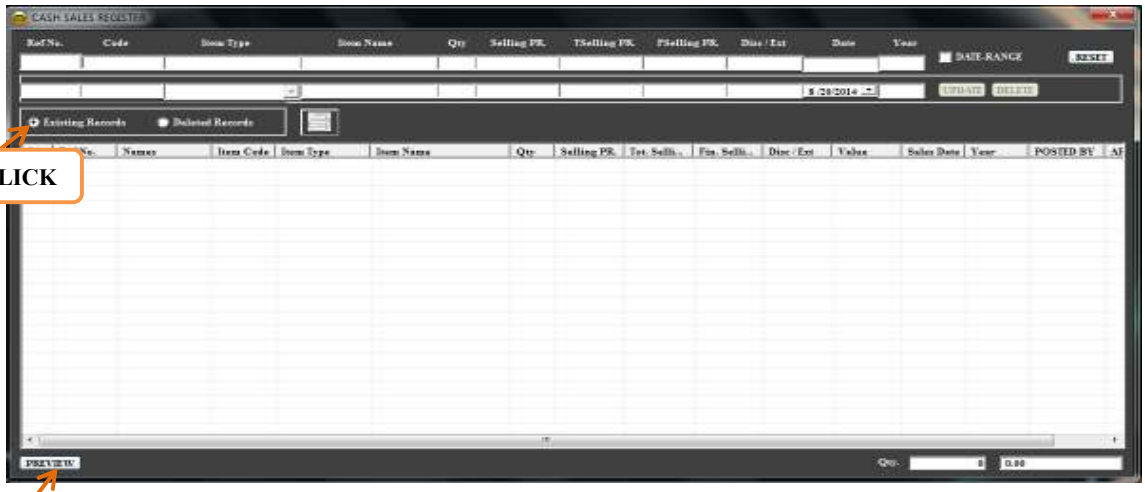
- **Click on the PROCUREMENT MANAGEMENT/ Sales Management,** select**Cash Sales Menu**
- **Enter Ref No., Date and Name of Customer so as to appear on the Electronic Receipt**
- **Pick the Item Code, then the Tab Key on your Keyboard**
- **Fix the Quantity then the Tab Key. Then the Price will be automatically calculated**
- **Click the Save Button to list items to be bought accordingly**
- **Type in Extra charges,if there are any**
- **Pick the Corresponding Account**
- **Click on the Post button after payment has been made.**
- **Print Receipt by Clicking on the Print button**

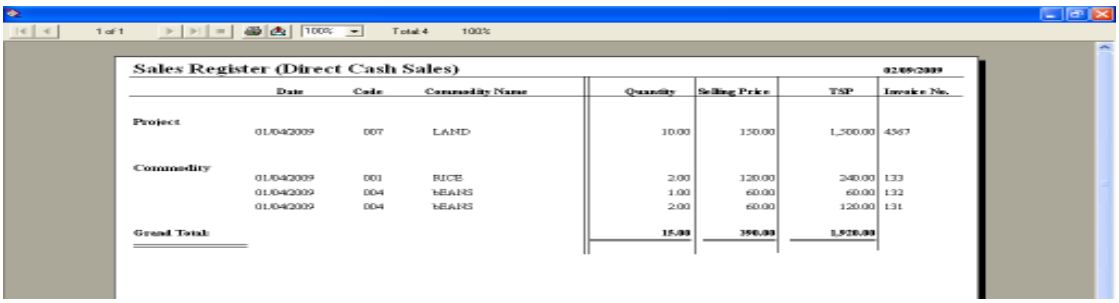
CASH SALES REGISTER

Generates a list of goods sold in cash.

Steps:

- **Click** the **PROCUREMENT MANAGEMENT/ Sales Management**, then Select **Cash Sales Register**
- **Click** on either the **Existing Records or Deleted Records** radio buttonon the window
- Click on the **Preview** button to generate report.



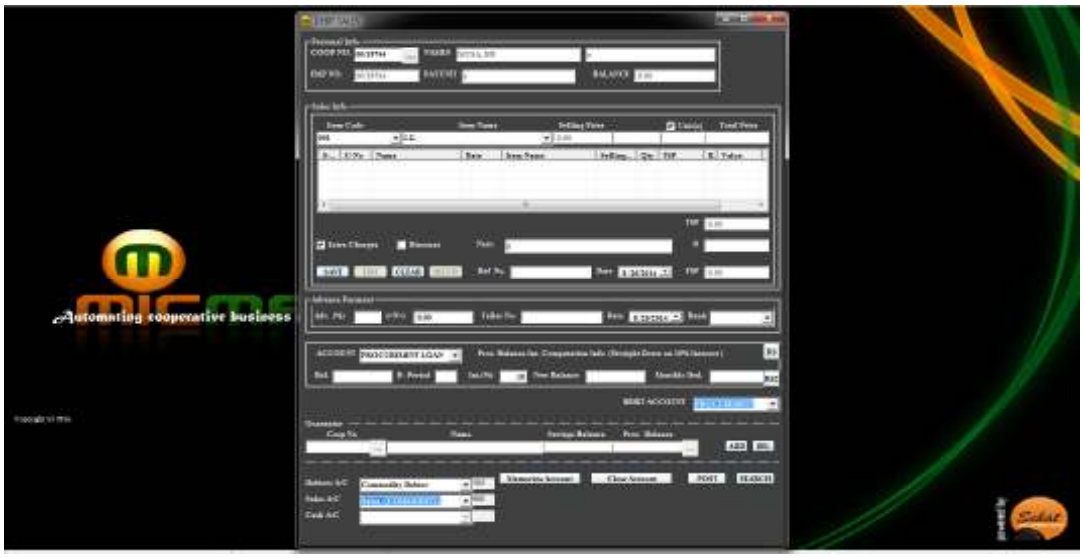


DEBT MANAGEMENT

This comprises of three sub-menu (3) discussed below

DEBIT NOTE ON COMMODITIES

The debit note or invoice note is issued to debit any member buying from the cooperative's shop for onward deduction on monthly basis.



Steps:

- **Click** on the **PROCUREMENT MANAGEMENT/ Sales Management Menu, SelectDebit Sales** menu
- If you can quote the members Number offhand then enter it into the **Coop No.** text box,**Press** the **Tab Key**, Else **Click** inside the **Coop No.** textbox then use the **Esc key** to load the **Fast Search Engine** or use the **Select Button.**
- **Set** the **Date Purchased** to present date
- **Select** an item from the **Item Code**. Use the **Tab Key**
- **Enter** the **Quantity** demanded. When you move your mouse pointer to the Quantity box for few seconds, it shows the number of that particular item remaining in stock. Use the **Tab Key.**
- **Click** on the **Save** button. The item will be added to a list. The items in the list can still be removed and edited.
- To make changes, **Click** the record on the list, the item information comes up. Make necessary adjustments, and click on the **Apply Changes/ Edit** button. (NB. The total of all the items in the list is shown in the **Total Amount** field.
- **Type** in an **Extra Charge** if there is any.
- If there is an **Advance Payment**, **Fix** the **Percentage Paid** or the **Value.** Else use the **Tab key**
- **Type** in the **Repayment Period,** thenuse the **Tab Key**
- If there is an **ExtraInterest Charged**, then fix it into the Interest Textbox, Else put **Zero Value** and continue with the **Tab Key**
- **Choose** the **Corresponding Account**
- To print Invoice, **Click** on the **Print** button.
- **Click** on the **Post** button at the bottom of the form to move transaction into Member Passbook, Personal Ledger and all other books of Account.

DEBIT SALES REGISTER

This generates report showing summary of **Debit Notes and Receipts** issued on **Commodity / Project** over a period of time**.**

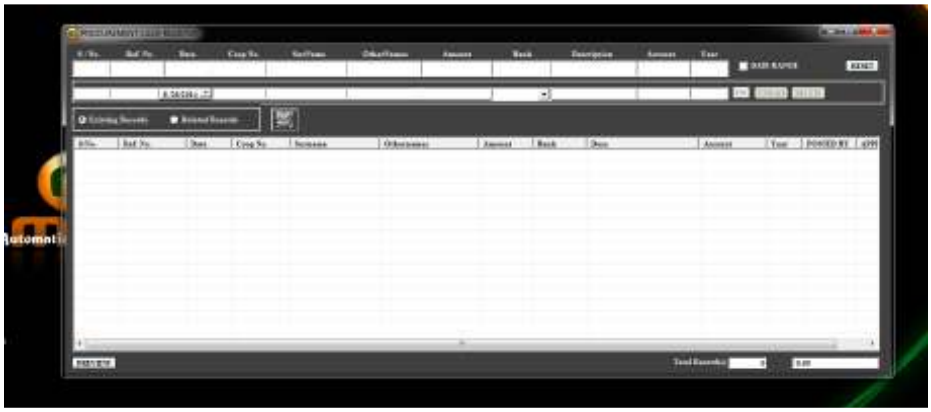
- **Click** on **Debit Sales Register**on the **PROCUREMENT MANAGEMENT/ Sales Management Menu** drop down menu
- **Click** on **either of Radio buttons (Existing Records or Deleted Records)**
- **Generate Report,** by clicking **on Preview Button**,

PROCUREMENT LIQUIDATION / DEPOSITS

Steps:

- **Click** on the **Procurement Management / debt management** to activate the menu list
- **Click**on **Liquidation/Deposits**.
- **Click** on **Esc Button** on your Keyboard to activate the **Fast Search Engine** or the **use Search**
- **Locate** the **Name** and **Coop Number** of the Member Liquidating and **Select**
- **Press** on the **Tab Key** on your keyboard, so as to view the procurement **Balance.**
- **Fill** in the **Amount** for both the commodity and interest**.**
- **Pick** the Corresponding Accounts then **Generate Receipts**,**Save and then post.**
- **Click** on the **Exit Button**.

PROCUREMENT LIQUIDATION / DEPOSITS REGISTER



Steps:

- **Click** on the **Procurement Management / debt management** to activate the menu list
- **Click** on **Liquidation/Deposits register**.
- **Click on Existing record to view all liquidation.**
- **Click** on the **Exit Button**.

[MODULE 6]

DEDUCTION SUMMARY

MONTHLY DEDUCTION SUMMARY

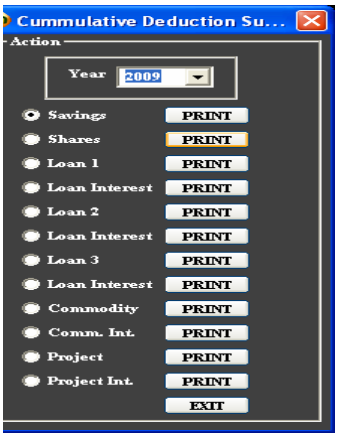
This is used to view deduction for previous months. It shows previous month electronic deduction summary for every individual.

Steps:

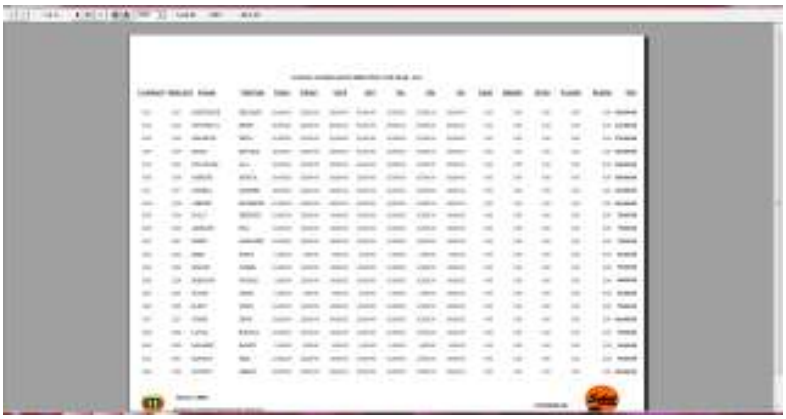
- Click on **Monthly Deduction Summary** on the **Information Management / Deduction Summary** drop down menu
- Enter the **Month** and **Year** you want to view
- **Run Report,** by clicking on **Print Button**
- Click on the **Exit** when necessary**.**

CUMMULATIVE (DEDUCTION SUMMARY)

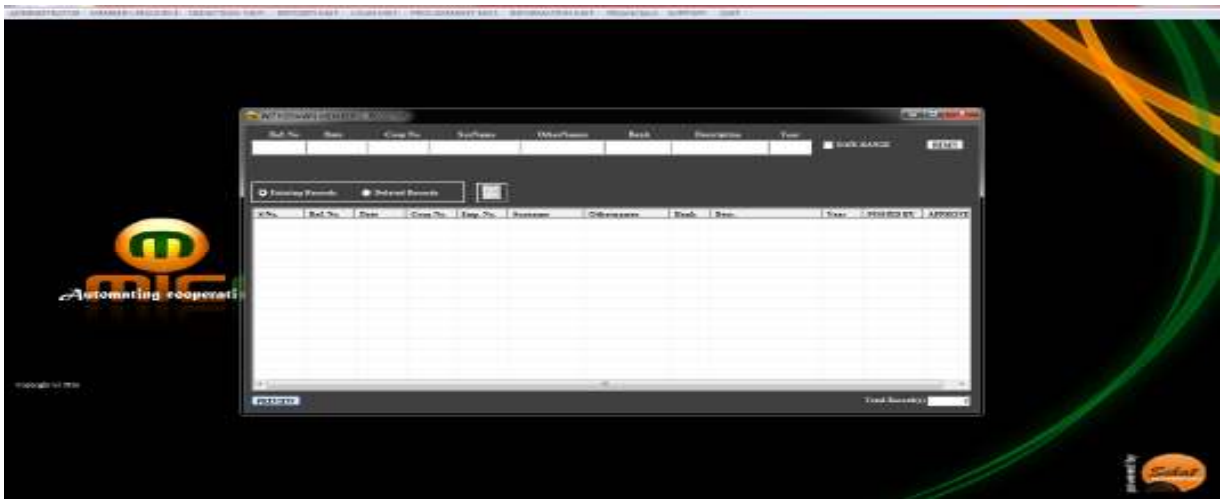
Steps:



- Click on **Cumulative** on the **Deduction Summary** on **Information Management / Deduction Summary** drop down menu
- Enter the **Year** you want to view the Deduction, likewise if it is **Savings**, **Loan** or **Commodities or others**.
- **Run Report,** by clicking on **Print Button**
- Click on the **Exit** when necessary



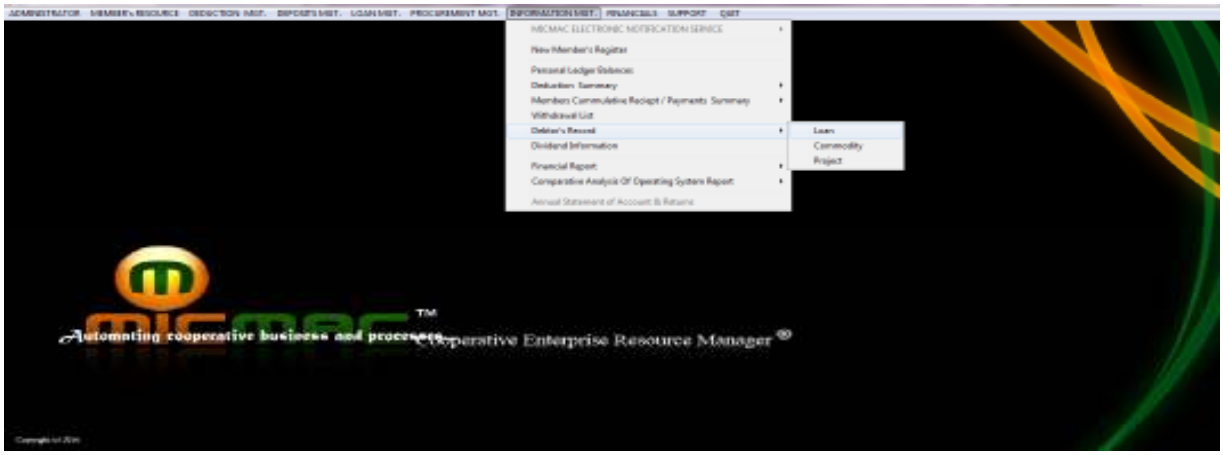
WITHDRAWN MEMBERS RECORD



Steps:

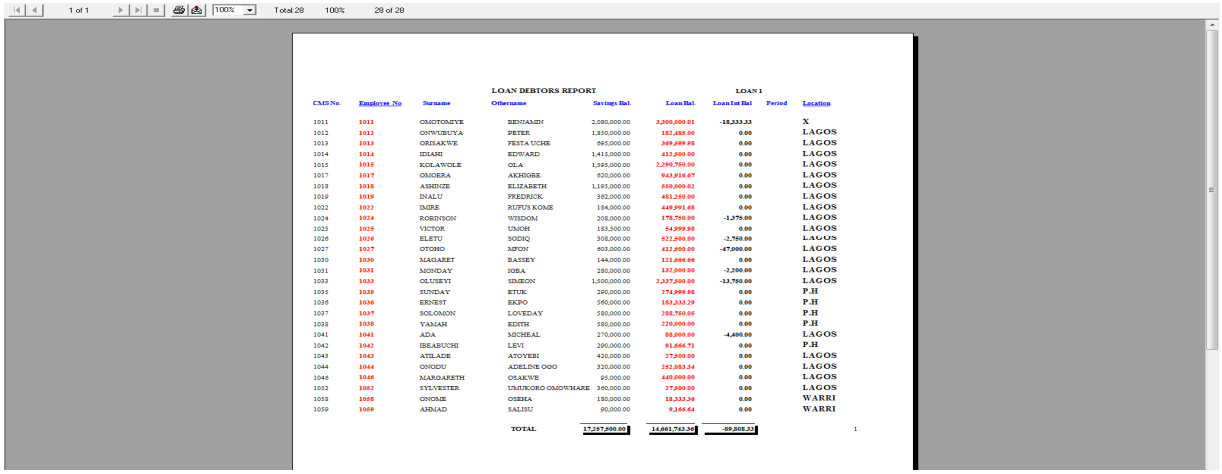
- Click on **WithdrawnMembers Record** on the **Information Management** drop down men
- **SelectExisting record**
- Pick dates for which you want to view then **Preview**

DEBTORS REGISTER



LOAN DEBTORS

This generates report of members owing for **Loan.**



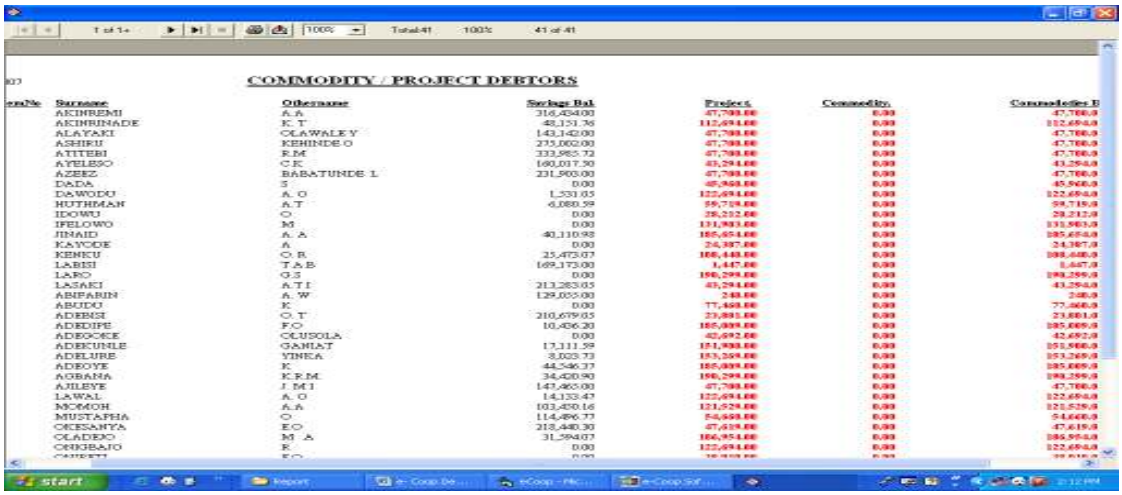
LOAN DEBTORS REPORT — LOAN 1

CMS No.	Employee No	Surname	Othernames	Savings Bal.	Loan Bal.	Loan Int Bal	Period	Location
1011	1011	OMOTOSEYE	BENJAMIN	2,080,000.00	3,300,000.01	-18,333.33		X
1012	1012	ONWUBUYA	PETER	1,850,000.00	182,488.00	0.00		LAGOS
1013	1013	ORIAKWE	FESTA UCHE	895,000.00	369,999.98	0.00		LAGOS
1014	1014	IDIAHI	EDWARD	1,415,000.00	412,500.00	0.00		LAGOS
1015	1015	KOLAWOLE	OLA	1,595,000.00	2,290,750.00	0.00		LAGOS
1017	1017	OMOERA	AKHIGBE	620,000.00	943,916.67	0.00		LAGOS
1018	1018	ASHINZE	ELIZABETH	1,195,000.00	880,000.02	0.00		LAGOS
1019	1019	INALU	FREDRICK	342,000.00	481,250.00	0.00		LAGOS
1022	1022	IMIRE	RUFUS KOME	184,000.00	449,991.68	0.00		LAGOS
1024	1024	ROBINSON	WISDOM	208,000.00	178,750.00	-1,375.00		LAGOS
1025	1025	VICTOR	UMOH	183,500.00	64,999.98	0.00		LAGOS
1026	1026	ELETU	SODIQ	308,000.00	522,500.00	-2,750.00		LAGOS
1027	1027	OTOHO	MFON	603,000.00	412,500.00	-47,000.00		LAGOS
1030	1030	MAGARET	BASSEY	144,000.00	121,666.66	0.00		LAGOS
1031	1031	MONDAY	IOBA	280,000.00	132,000.00	-2,200.00		LAGOS
1033	1033	OLUSEYI	SIMEON	1,500,000.00	2,337,500.00	-13,750.00		LAGOS
1035	1035	SUNDAY	ETUK	290,000.00	274,999.98	0.00		P.H
1036	1036	ERNEST	EKPO	560,000.00	183,333.29	0.00		P.H
1037	1037	SOLOMON	LOVEDAY	580,000.00	288,750.00	0.00		P.H
1038	1038	YAMAH	EDITH	580,000.00	220,000.00	0.00		P.H
1041	1041	ADA	MICHEAL	270,000.00	88,000.00	-4,400.00		LAGOS
1042	1042	IBEABUCHI	LEVI	290,000.00	91,666.71	0.00		P.H
1043	1043	ATILADE	ATOYEBI	420,000.00	27,500.00	0.00		LAGOS
1044	1044	ONODU	ADELINE OGO	320,000.00	282,083.34	0.00		LAGOS
1048	1048	MAROLEETH	OSAKWE	85,000.00	440,000.00	0.00		LAGOS
1052	1052	SYLVESTER	UMUKORO OMOWHARE	360,000.00	27,500.00	0.00		LAGOS
1058	1058	ONOME	OSEHA	180,000.00	18,333.36	0.00		WARRI
1059	1059	AHMAD	SALISU	90,000.00	9,166.64	0.00		WARRI
			TOTAL	17,257,500.00	14,661,743.36	-89,008.33		

- **Click** on **Debtors Register** on the **Information Management** drop down menu
- **Click** on **Loan Debtors**
- **Run Report,** by clicking **Print Button**,
- Click on the **Exit** when necessary

PROJECT/COMMODITY DEBTORS

This generates report to show members owing for **Commodities/Projects.**



COMMODITY / PROJECT DEBTORS

Surname	Othername	Savings Bal	Project	Commodity	Commodities B
AKINREMI	A A	316,454.00	47,700.00	0.00	47,700.0
AKINRINADE	K T	48,151.36	112,694.00	0.00	112,694.0
ALAYAKI	OLAWALE Y	143,142.00	47,700.00	0.00	47,700.0
ASHIRU	KEHINDE O	275,062.00	47,700.00	0.00	47,700.0
ATITEBI	R M	333,985.72	47,700.00	0.00	47,700.0
AYELESO	C K	160,017.50	43,254.00	0.00	43,254.0
AZEEZ	BABATUNDE L	231,903.00	47,700.00	0.00	47,700.0
DADA	S	0.00	45,960.00	0.00	45,960.0
DAWODU	A O	1,531.05	122,694.00	0.00	122,694.0
HUTHMAN	A T	6,080.59	59,718.00	0.00	59,718.0
IDOWU	O	0.00	28,212.00	0.00	28,212.0
IFELOWO	M	0.00	131,901.00	0.00	131,901.0
JINAID	A A	40,110.98	185,454.00	0.00	185,454.0
KAYODE	A	0.00	24,387.00	0.00	24,387.0
KEMKU	O R	25,473.07	188,448.00	0.00	188,448.0
LABISI	T A B	169,173.00	1,447.00	0.00	1,447.0
LARO	G S	0.00	198,299.00	0.00	198,299.0
LASAKI	A T I	213,283.05	43,254.00	0.00	43,254.0
ABIFABIN	A W	129,105.00	248.00	0.00	248.0
ABUDU	K	0.00	77,460.00	0.00	77,460.0
ADEBISI	O T	210,679.05	23,881.00	0.00	23,881.0
ADEDIPE	F O	10,406.20	185,889.00	0.00	185,889.0
ADEGOKE	OLUSOLA	0.00	42,692.00	0.00	42,692.0
ADEKUNLE	GANIAT	17,111.59	151,988.00	0.00	151,988.0
ADELURE	VINEA	8,023.73	153,269.00	0.00	153,269.0
ADEOYE	K	44,546.37	185,889.00	0.00	185,889.0
AGBANA	K R M	34,420.90	198,299.00	0.00	198,299.0
AJILEYE	J M I	143,465.00	47,700.00	0.00	47,700.0
LAWAL	A O	14,153.47	122,694.00	0.00	122,694.0
MOMOH	A A	103,450.16	121,529.00	0.00	121,529.0
MUSTAPHA	O	114,496.77	54,648.00	0.00	54,648.0
OKESANYA	E O	218,440.30	47,619.00	0.00	47,619.0
OLADEKO	M A	31,594.07	186,954.00	0.00	186,954.0
ONIGBAJO	R	0.00	122,694.00	0.00	122,694.0

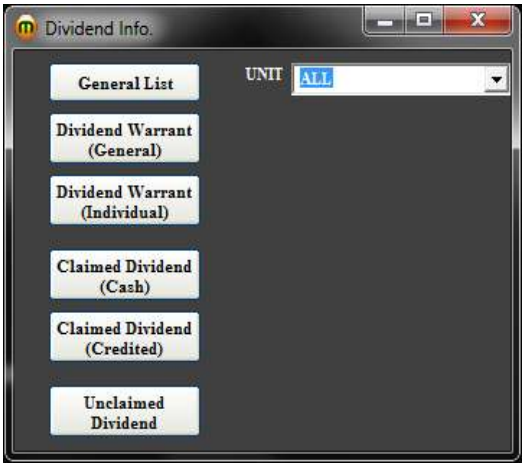
- **Click** on **Debtors Register** on the **Information Management** drop down menu
- **Click** on **Commodities/Project Debtors**
- **Run Report,** by clicking **Print Button**,
- Click on the **Exit** when necessary

DIVIDEND REPORT

GENERAL LIST

This generates report showing **GeneralDividend Appropriation Summary.**

- **Click** on **Dividend Info.** on the **Information Management** drop down menu
- **Click** on **General List**
- **Pick on the list of your pay units or categories of members/ staff**
- **Click on the General Button again to generate report**
- Click on the **Close Button** when necessary



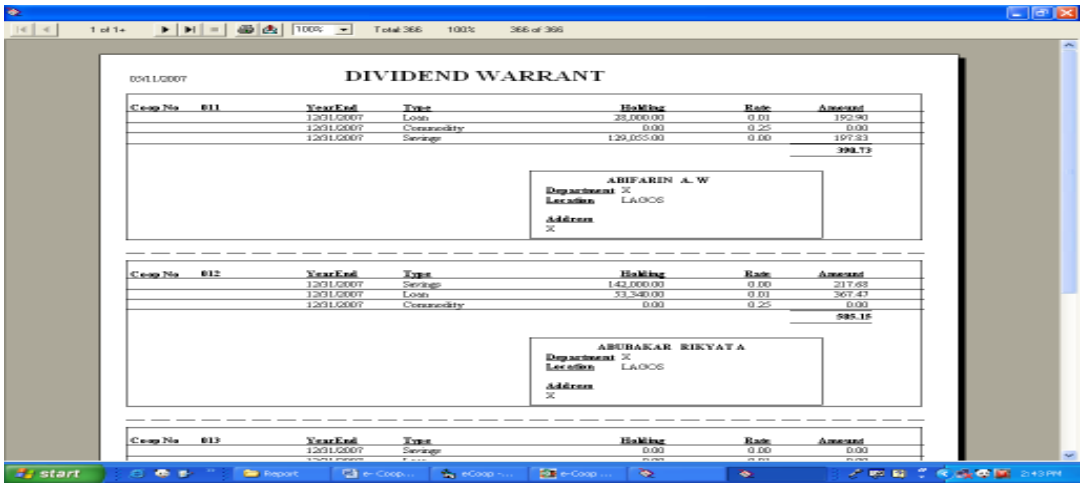
DIVIDEND DISTRIBUTION DETAIL

Location	Coop Mem No	Surname	Other Name	Sex	Amount	Signature
LAGOS	X					
	057	DAWODU	S	X	289.58	
	043	ASEBEKO	FUNMI	X	0.00	
	044	ASHIRU	KEHINDE O	X	1,887.11	
	045	ATANDA	A A	X	85.84	
	046	ATITEBI	R.M	X	1,940.74	
	047	AYELESO	C.K	X	2,053.39	
	048	AYINLA	S	X	91.96	
	049	AYODEJI	S. O	X	0.00	
	050	AYODELE	T	X	156.81	
	051	AZEEZ	BABATUNDE L	X	1,977.15	
	052	BAKARE	N.A	X	206.91	
	053	BAKARE	K.M	X	485.30	
	054	DADA	S	X	0.00	
	071	IPELOWO	M	X	0.00	
	056	DAWODU	A. O	X	2.35	
	040	ALAYAKI	OLAWALE Y	X	1,730.86	
	038	DISU	B	X	18.40	
	059	ENILOLOBO	D	X	143.56	
	060	FAGBOLA	O. O	X	13.76	
	061	FAKOREDE	EBENEZER B	X	828.69	

DIVIDEND WARRANT

This generates report showing **Individual MemberDividend Warrant.**

- **Click** on **Dividend Info.** on the **Information Management** drop down menu
- **Click** on **Warrant**
- Click on the **Exit** when necessary

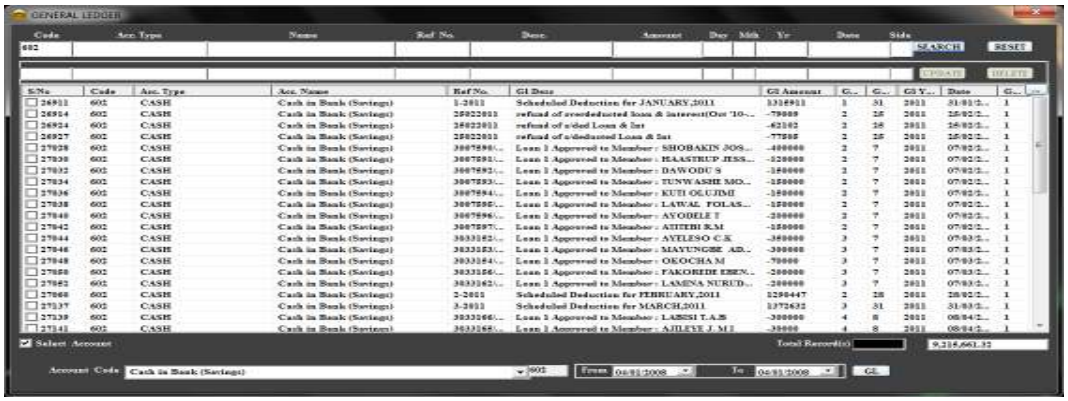


FINANCIAL REPORT

Generate reports for all the Cooperative Accounts e.g. Trial Balance, General Ledger, Profit and Loss on Consumer operation, Appropriation of surplus, Income and Expenditure, Balance Sheet

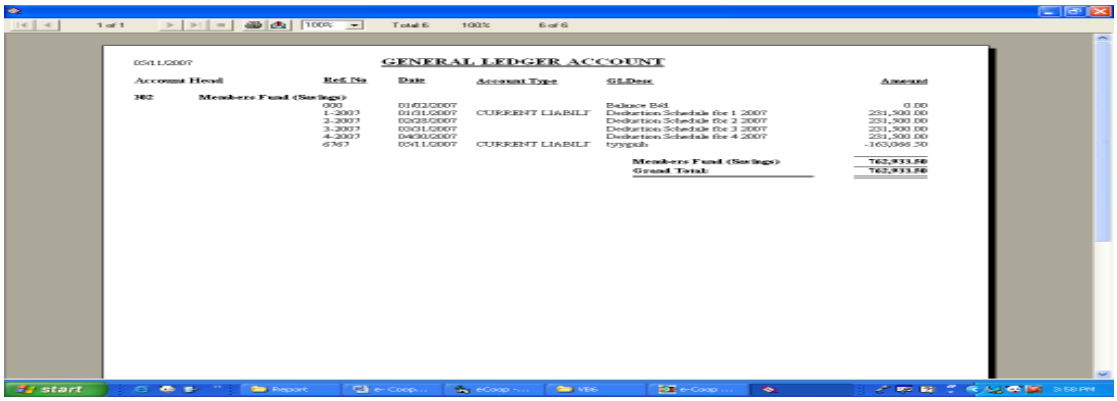
Steps:

- Click on **Financial Report Submenu** then any of this **Accounts (Trial balance / Income and Expenditure/Profit and Loss/Appropriation Of Surplus/ Balance Sheet**etc.**)** on the **Information Management** drop down menu
- **Run Report** forthis **Accounts,** by on the print button



NB

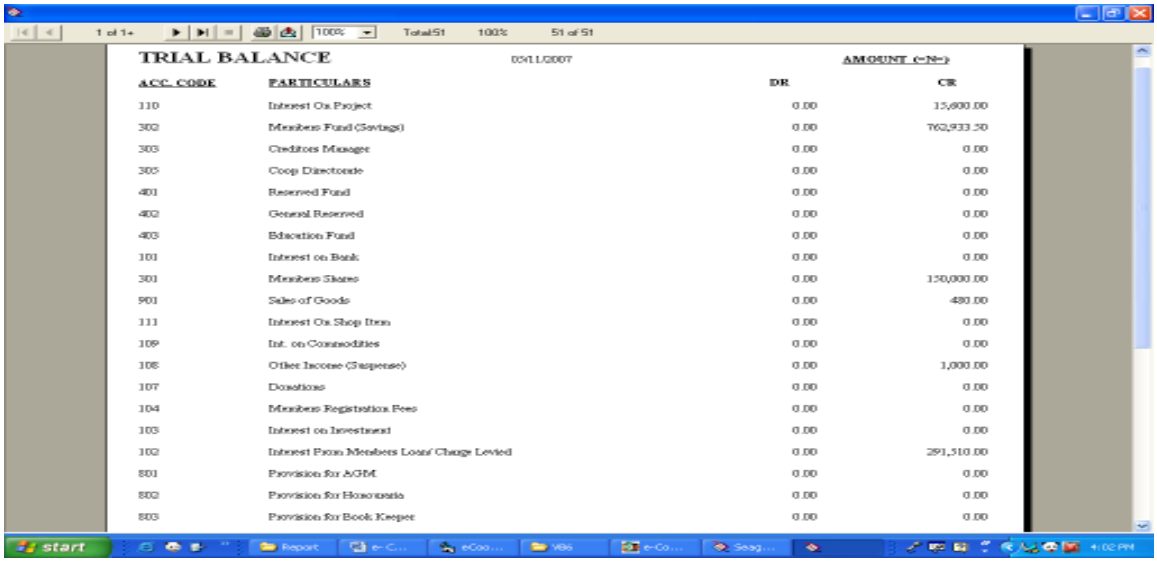
For the General Ledger and Creditor's Ledger Report, You have to pick Date Range to generate reports for All Accounts / Selected Accounts, then Run Report, by clicking on the Print Button, then Figure 1.0 above



05/11/2007

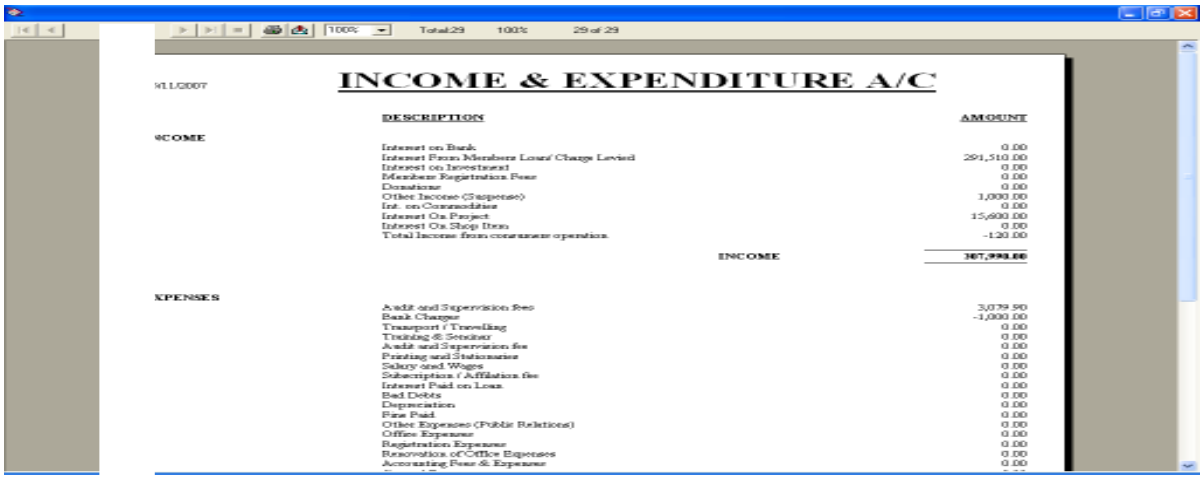
GENERAL LEDGER ACCOUNT

Account Head	Ref No	Date	Account Type	GLDesc	Amount
302 Members Fund (Savings)					
	000	01/01/2007		Balance Bd1	0.00
	1-2007	01/31/2007	CURRENT LIABILI	Deduction Schedule for 1 2007	231,300.00
	2-2007	02/28/2007		Deduction Schedule for 2 2007	231,300.00
	3-2007	03/31/2007		Deduction Schedule for 3 2007	231,300.00
	4-2007	04/30/2007		Deduction Schedule for 4 2007	231,300.00
	6767	05/11/2007	CURRENT LIABILI	tyyuguh	-163,066.50
				Members Fund (Savings)	**762,933.50**
				Grand Total:	**762,933.50**



TRIAL BALANCE 05/11/2007 **AMOUNT (=N=)**

ACC. CODE	PARTICULARS	DR	CR
110	Interest On Project	0.00	15,800.00
302	Members Fund (Savings)	0.00	762,933.50
303	Creditors Manager	0.00	0.00
305	Coop Directorate	0.00	0.00
401	Reserved Fund	0.00	0.00
402	General Reserved	0.00	0.00
403	Education Fund	0.00	0.00
101	Interest on Bank	0.00	0.00
301	Members Shares	0.00	150,000.00
901	Sales of Goods	0.00	480.00
111	Interest On Shoji Item	0.00	0.00
109	Int. on Commodities	0.00	0.00
108	Other Income (Suspense)	0.00	1,000.00
107	Donations	0.00	0.00
104	Members Registration Fees	0.00	0.00
103	Interest on Investment	0.00	0.00
102	Interest From Members Loans' Charge Levied	0.00	291,510.00
801	Provision for AGM	0.00	0.00
802	Provision for Honoraria	0.00	0.00
803	Provision for Book Keeper	0.00	0.00



11/2007

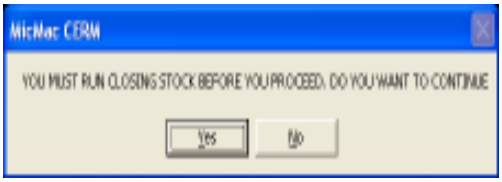
INCOME & EXPENDITURE A/C

	DESCRIPTION	AMOUNT
INCOME		
	Interest on Bank	0.00
	Interest From Members Loans' Charge Levied	291,510.00
	Interest on Investment	0.00
	Members Registration Fees	0.00
	Donations	0.00
	Other Income (Suspense)	1,000.00
	Int. on Commodities	0.00
	Interest On Project	15,600.00
	Interest On Shoji Item	0.00
	Total Income from consumer operation	-120.00
	INCOME	**307,990.00**
EXPENSES		
	Audit and Supervision fees	3,079.90
	Bank Charges	-1,000.00
	Transport / Traveling	0.00
	Training & Seminar	0.00
	Audit and Supervision fee	0.00
	Printing and Stationaries	0.00
	Salary and Wages	0.00
	Subscription / Affiliation fee	0.00
	Interest Paid on Loan	0.00
	Bad Debts	0.00
	Depreciation	0.00
	Fine Paid	0.00
	Other Expenses (Public Relations)	0.00
	Office Expenses	0.00
	Registration Expenses	0.00
	Renovation of Office Expenses	0.00
	Accounting Fees & Expenses	0.00

NB

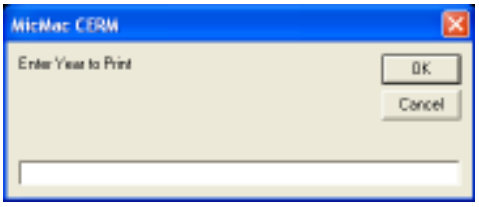
For the Profit and Loss on Consumer Operation Report, this message box comes up

- You can choose to run or not, It is advisable you run **Closing Stock** before you proceed, click **No** then go and run closing stock under the **Commodity /Project Management / Stock Management Menu** then **Take Closing Stock**
- **Run Report,** by Clicking on **Print Button.**



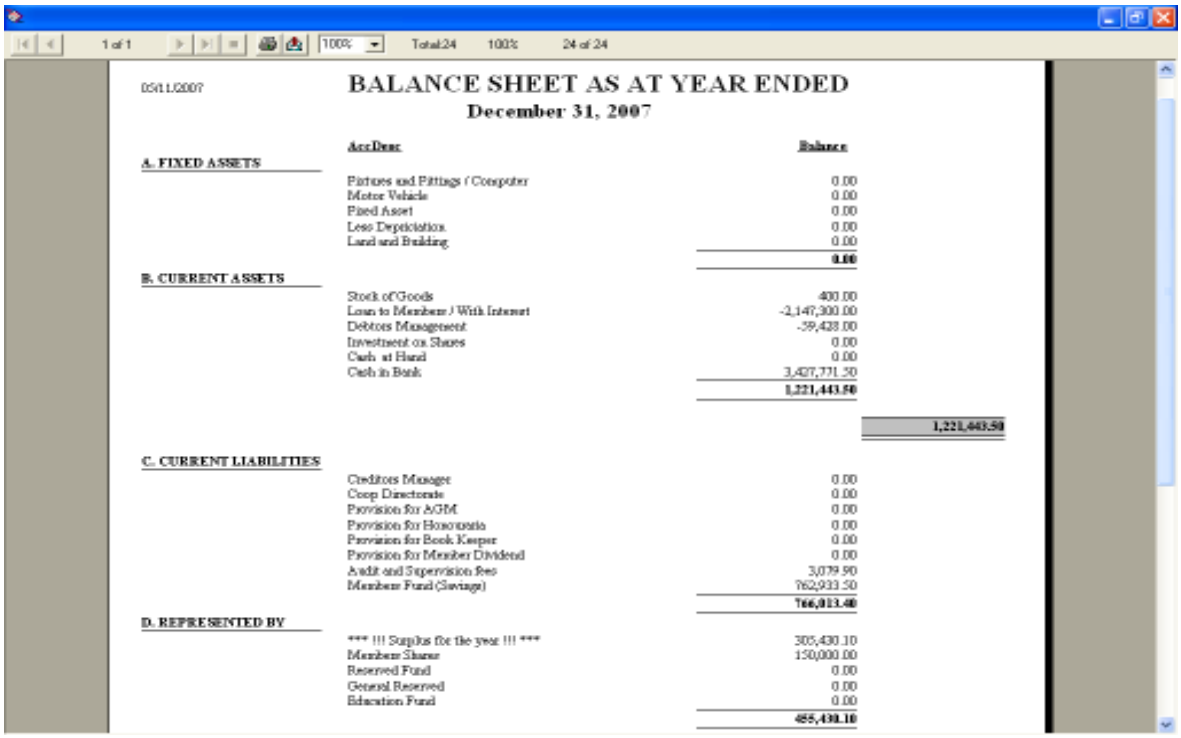
***For** the **Appropriation of Surplus Report,** this message box comes up

- Enter the particular **Year** you want to view its **Appropriation of Surplus** report e.g 2001, Click **Ok**
- **Run Report,** by Clicking on **Print Button.**



***For** the **Balance Sheet Report,** you will have to type the **Date (**as at when**)** in this format **DD/MM/YY** into this message box

- **Run Report,** by clicking on the **Print Button**
- Click on the **Exit** when necessary

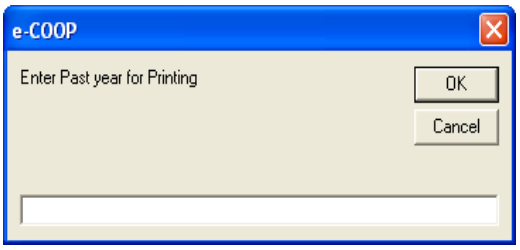


BALANCE SHEET AS AT YEAR ENDED

December 31, 2007

AccDesc	Balance
A. FIXED ASSETS	
Fittings and Fittings / Computer	0.00
Motor Vehicle	0.00
Fixed Asset	0.00
Less Depreciation	0.00
Land and Building	0.00
	0.00
B. CURRENT ASSETS	
Stock of Goods	400.00
Loan to Members / With Interest	-2,147,300.00
Debtors Management	-59,428.00
Investment on Shares	0.00
Cash at Hand	0.00
Cash in Bank	3,427,771.50
	1,221,443.50
	1,221,443.50
C. CURRENT LIABILITIES	
Creditors Manager	0.00
Coop Directorate	0.00
Provision for AGM	0.00
Provision for Honoraria	0.00
Provision for Book Keeper	0.00
Provision for Member Dividend	0.00
Audit and Supervision fee	3,079.90
Members Fund (Savings)	762,933.50
	766,013.40
D. REPRESENTED BY	
*** !!! Surplus for the year !!! ***	305,430.10
Members Shares	150,000.00
Reserved Fund	0.00
General Reserved	0.00
Education Fund	0.00
	455,430.10

***For** Allthe **History Reports,** you will have to **enter** the past year want to view its report into this message box, and then **ok**



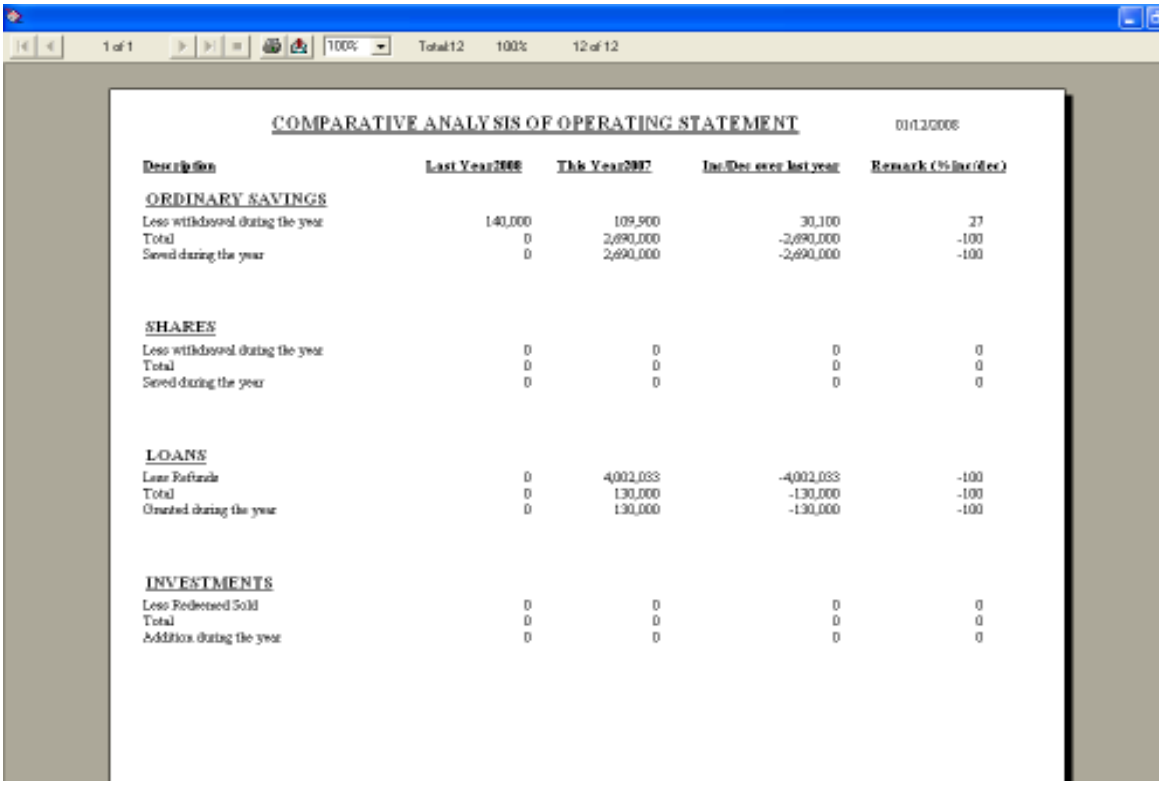
- **Run Reports ,** by clicking on **the Print Button**
- Click on the **Exit** when necessary

COMPARATIVE ANALYSIS OF OPERATING SYSTEMS

FIGURATIVE ANALYSIS

This generates report showing **Figurative Representation** of the **Comparative Analysis of Operating System**

- **Click** on **Comparative Analysis Of Operating System** on the **Information Management** drop down menu
- **Click** on **Figurative Analysis**
- **Type** in the **Year From** and **To,** Make sure range is a **Maximum** of **Two Years**. Then the **Tab Key**
- **Run Report,** by clicking **on the Print**,
- **Click** on the **Exit** when necessary



1 of 1 | 100% | Total:12 | 100% | 12 of 12

COMPARATIVE ANALYSIS OF OPERATING STATEMENT 01/12/2008

Description	Last Year2008	This Year2007	Inc/Dec over last year	Remark (%inc/dec)
ORDINARY SAVINGS				
Less withdrawal during the year	140,000	109,900	30,100	27
Total	0	2,690,000	-2,690,000	-100
Saved during the year	0	2,690,000	-2,690,000	-100
SHARES				
Less withdrawal during the year	0	0	0	0
Total	0	0	0	0
Saved during the year	0	0	0	0
LOANS				
Less Refunds	0	4,002,033	-4,002,033	-100
Total	0	130,000	-130,000	-100
Granted during the year	0	130,000	-130,000	-100
INVESTMENTS				
Less Redeemed Sold	0	0	0	0
Total	0	0	0	0
Addition during the year	0	0	0	0

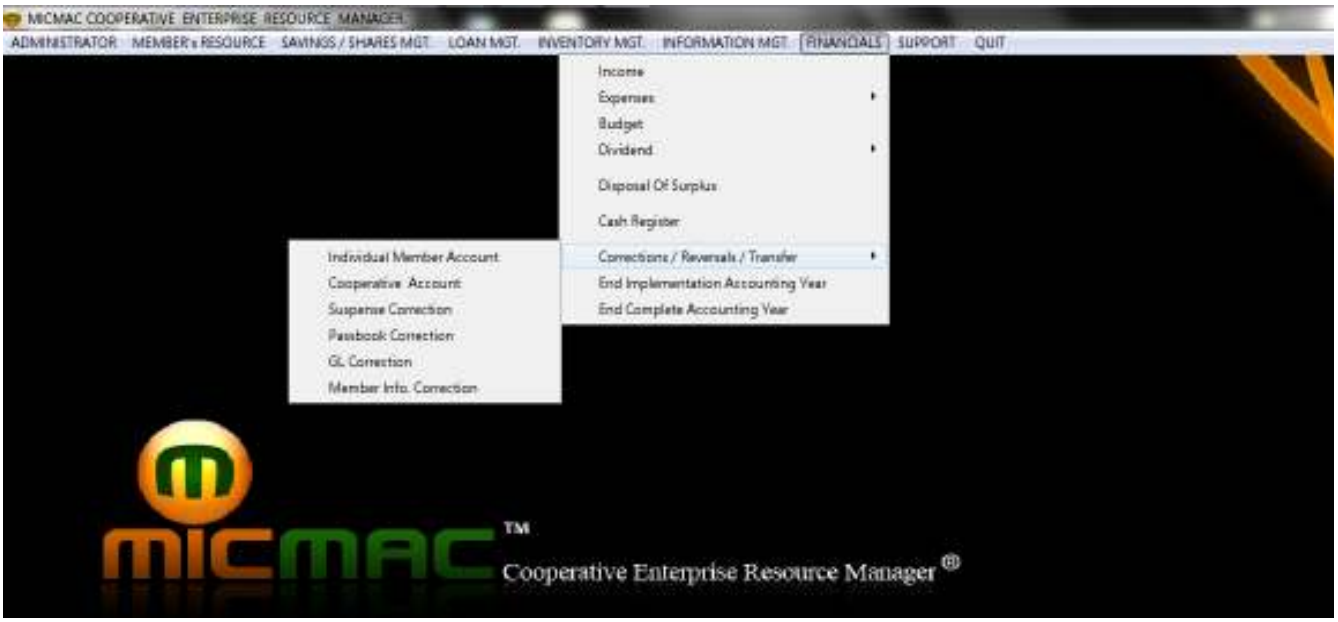
[MODULE 7] FINANCIALS

This menu handles the entire posting of the organisation accounts, journal posting and many more. Other uses, functions and features can be seen below.

FINANCIAL MANAGEMENT MODULE – is used to:

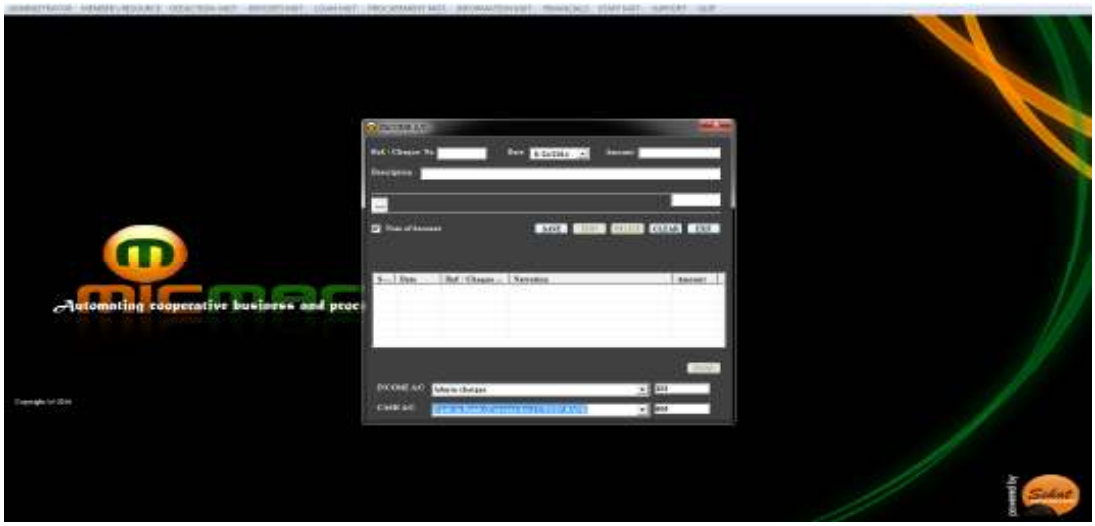
- Post all other daily income into the account
- Post all other daily expenses
- Budgeting and Expenses Management
- Calculate and disburse Dividend
- Post Annual Disposal of Surplus
- Cash Register Posting
- Correcting from Suspense
- Cooperative Account Correction
- G.L. Correction
- Correction of Members Information/ Details
- Posting of Journal/ Correction
- Correction of Members Passbook/ Ledger
- End Yearly Account

See below the sub menu and their functions.



INCOME

Captures all Income coming into the cooperative



Steps:

- **Click** on **Income** on the **Financials** drop down menu
- **Click** on the **Account Code** drop down to pick the **Account** where the Income is going into
- Type in the **Amount** coming in as income.
- **Fix** in the **Current Date**, **Reference No**. , **Description (**Cash, Cheque or Teller Particulars**)** and pick the **CorrespondingCash Account**.
- Click on **Post** then **Exit** Button after posting.

NB:

Any Income posted will automatically be posted into your GL Account, Tri-balance and all necessary Account therefore make sure you input the right thing. Also make sure you pick the corresponding Account Heads for your income to be posted to the right Account. For correction of posting errors, use the Journal Account.

EXPENSES

GENERAL EXPENDITURE

This **General Expenditure Sub-Menu** captures all **Expenses** during the year.

Steps:

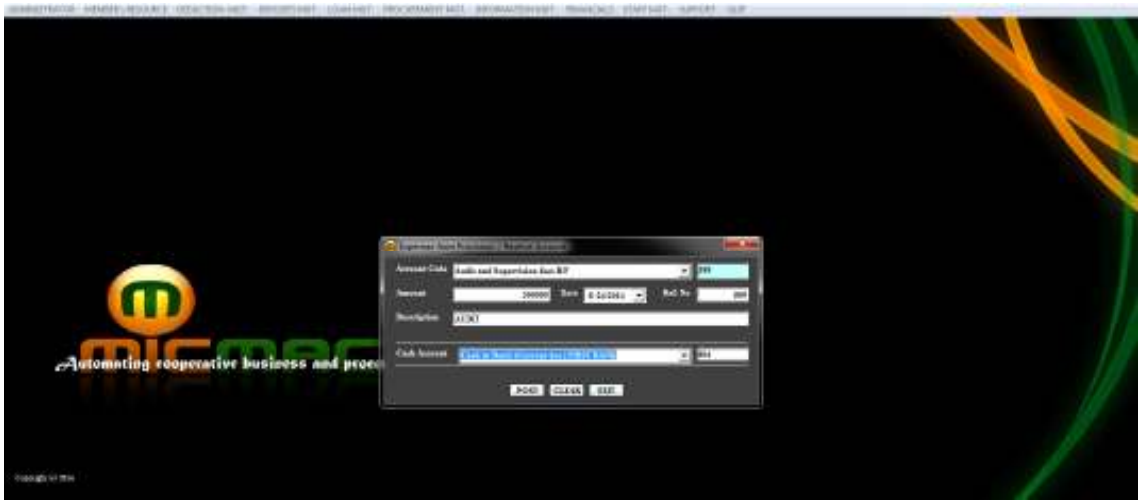
- **Click** on **GeneralExpenditure** on the **Financials** / **Expenses** drop down menu
- **Click** on the **Account Code** drop down to pick the **Account** where the expenses is coming from
- Type in the **Amount** going out as expenses.
- **Fix** in the **Current Date**, **Reference No**, **Description (**Cash, Cheque or Teller Particulars**)** and pick the **CorrespondingCash Account**.
- Click on **Save** then **Exit** Button after posting
- If any of the Expenditure Account has a budget, it alerts the user if budget has been exceeded.

NB:

Any Expenses posted will automatically be posted into your GL Account, Trial-balance and all necessary Account therefore, make sure you input the right thing. Also make sure you pick the corresponding Account Heads for your income to be posted to the right Account. For correction of posting errors, use the Journal Account.

EXPENSES FROM PROVISIONS / RESERVE ACCOUNT

Manages and keeps record of expenses made from any of the Provisions or Reserves Account.



Steps:

- **Click** on **Expenses from Provision** on the **Financials** drop down menu
- **Choose** the **ProvisionAccount** from the **Account Code** Dropdown Box
- **Type** in the **Amount** and **Choose** the **Current Date**
- Type in the Ref. No. and Description for record purpose
- Choose Corresponding Account To be posted to
- Click on save Button to save transaction
- Click on the Exit Button to Close if there is no other transaction

BUDGET

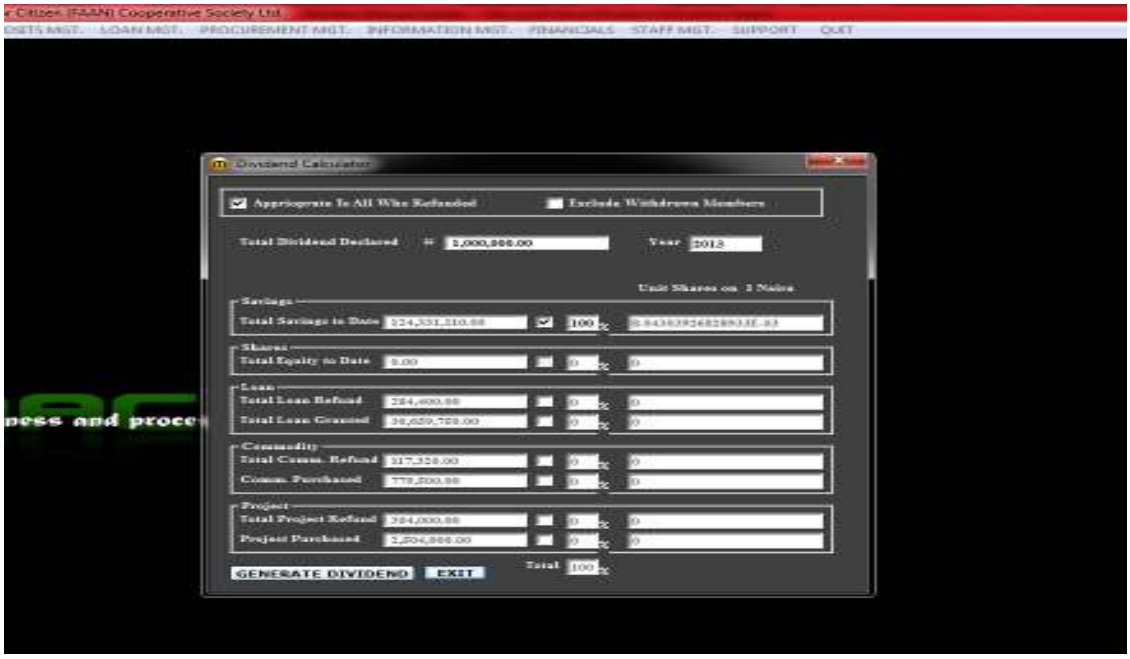
Manages the outflow of cash / payments, by alerting if monthly budget has been exceeded

Steps:

- **Click** on **Budget** in the **Financials** drop down menu
- **Pick** the **Account Code** of the Expenditure Account you want to set budget on.
- **Type** the **Amount** budgetedfor the Month**.**
- **Click** on the **Save** Button to save.
- **Click** on the **Exit** Button when you are through with your inputs.

DIVIDEND CALCULATOR

This **Auto-Calculates Dividend** due to individual Cooperator at the end of every accounting year using flexible parameters and percentages**.**



Steps:

- **Type** in the **Value of Dividend to Be Appropriated** and the particular **Year**.
- **Tab Key is used**
- **Total Savings, Shares, Loan Collected, Loan Repaid, Commodity Collected** and **Commodity Repaid** during the Year will be automatically generated
- **Click** on **Parameters** and **Set Percentages.** Depending on the Parameter used that year and percentage awarded to all of them which must equal to 100%.
- **Unit Shares per Naira is compute.**
- **Click** on **Generate Dividend** to view report.
- Click on the **Exit** Button when you are through with your inputs respectively.

POST DIVIDEND

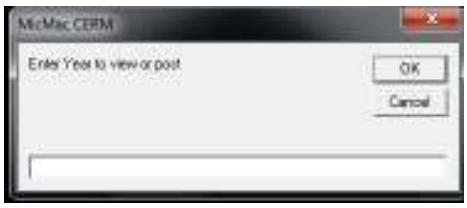
This manages individual cash collection of dividend, transfer of dividend to member's personal ledger and so on

Steps:

- **Pick** the **Year,** then use the **Load Button .**It loads information of all unclaimed dividend.
- **Pick the Posting Type. Manual** posting is done when dividend is claimed by cash while **Automatic** has to do with transfer into personal ledger.
- **Pick the Account Destination. Savings or Shares Account**
- **Move member (s) ,then Post**
- Click on the **Exit** Button when you are through with your inputs respectively.

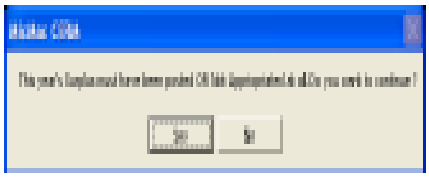
DISPOSAL OF SURPLUS

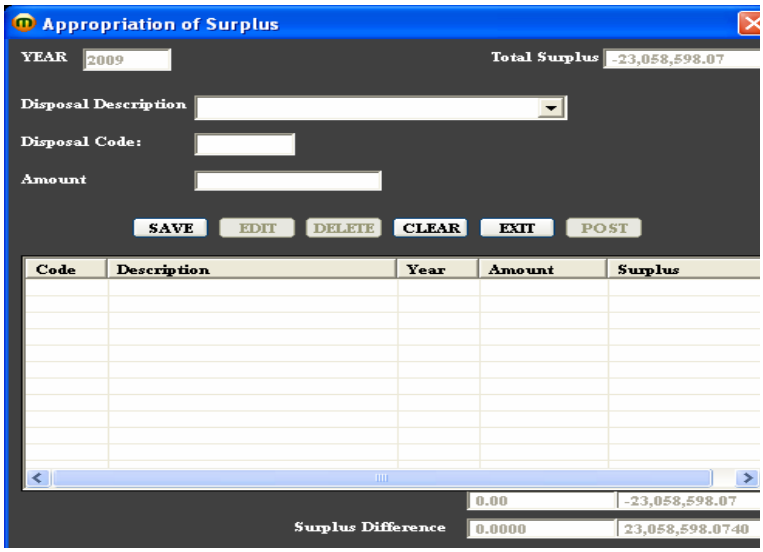
The **Disposalof Surplus** formallows for **Surplus Appropriation** to various **Provisions** and **Reserves** at the end of every accounting year.



Steps:

- Click on **Disposalof Surplus** on the **Financials** drop down menu
- **Enter The Year to view** (Past Year or New Year Transaction) , then **Click OK**
- If record for that year exists, it loads but if it doesn't, this windows appears



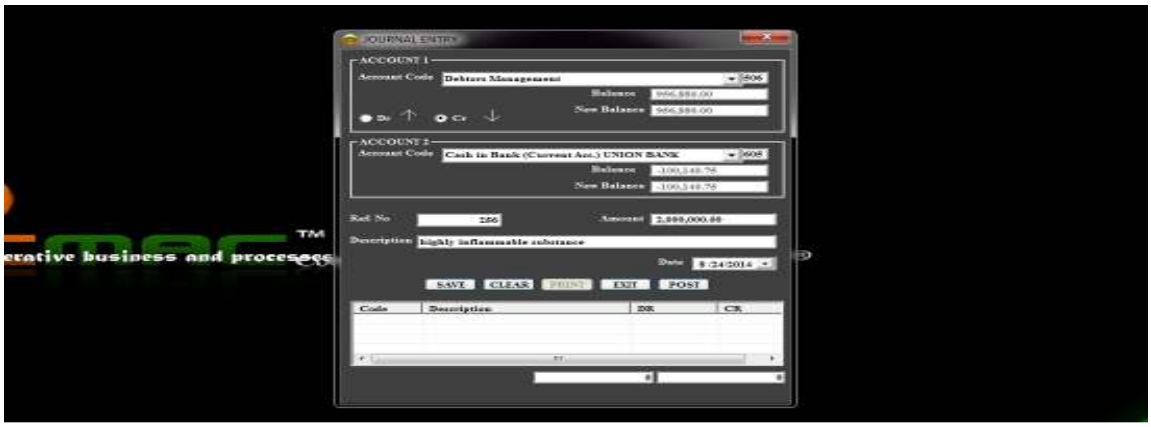


- **ClickYes** and **Ok** respectively, then create new entry
- For a new record, the **Year** and **Total Surplus** is automatically uploaded
- **Click** on the **Disposal Description** drop down to pick different **Reserves** and **Provisions Codes accordingly.**
- **Type** in the **Amount** appropriated for that particular description accordingly until **Surplus Difference** reads **Zero**, but if it a **Provision** or **Reserve** that has a percentage value, the Amount is generate automatically because it has been setup.
- **Edit /Delete** / **Clear** wrong Entry/ inputs when necessary.
- **Click** on the **Save Button** to save.
- If satisfied with Appropriation, **Post** for that particular year or if there are still amendments, **Exit** and post later.

JOURNAL ENTRY

COOPERATIVE ACCOUNT (JOURNAL)

This **Cooperative Account Journal** is used to correct errors or wrong postings in the books of Account.

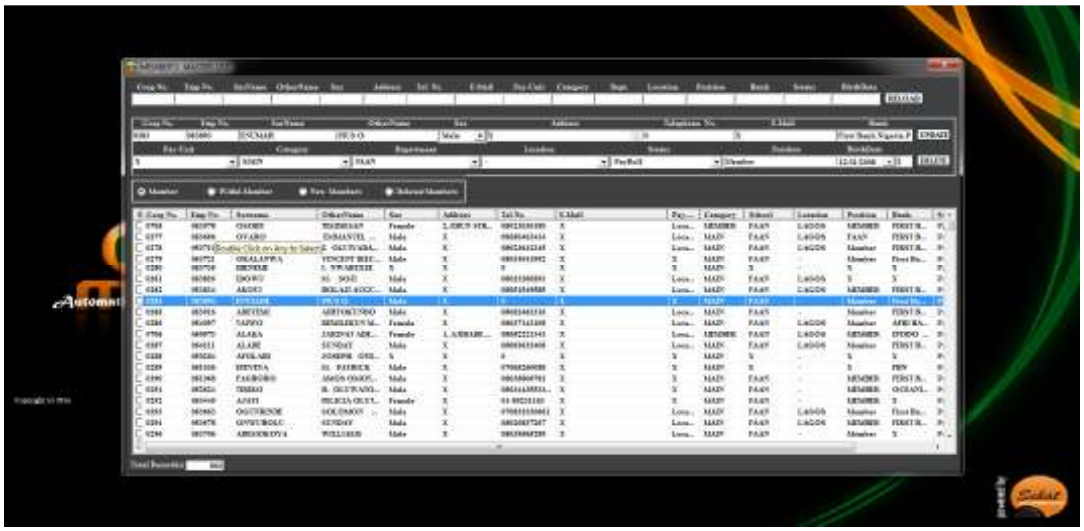


Steps:

- **Click** on **corrections/reversals/transfer,** then **cooperative Account (Journal)** on the **Financials** drop down menu
- **Type** in a **Ref No.** for your transaction and **Pick** an appropriate date
- **Type** in the **Description or** details of the supposed transaction.
- **Pick** the **Account Head** that you want to effect changes on
- **Choose** if you are **Debiting(DR)** or **Crediting(CR)** such **Account Head** by clicking on any of the Radio Buttons with **"Dr/ Cr"**
- **Debiting** or **Crediting**, you must do the opposite to a corresponding **Account Head** respectively
- Type in the **Amount** you want to **Credit** or **Debit** respectively.
- **Click** on the **Save Button** for both transactions respectively. The **Post** button is enabled
- **Click** on the **Post Button** if you have inputted the two Account (each of the Account must be on either the Debit side or Credit side respectively)
- Click on the **Exit** Button to close.

MEMBERS INFO CORRECTION

This allows Users to view Existing, Withdrawn, New and deleted members of the society. User can also edit and deleteexisting members of the cooperative society and return withdrawn members.



Steps:

- Click on **Financials** to activate the menu list
- **Locate the Correction/Reversal/transfer** sub-menu
- **Locate**the member Info correction
- **Click on any of the radio button** in the Boxes provided.
- **Double click on name to select the record**
- **Make your necessary corrections and the click on the Update button or delete button to remove the record**

INTEREST ADMIISTRATION

This allows Users to manage interest payments/liquidation/defaults.

Steps:

- Click on **Financials** to activate the menu list
- **Locate the Correction/Reversal/transfer** sub-menu
- **Locate** Interest Administration
- **Enter** the **month** and **Year** in the Boxes provided.
- **Select members record**
- **Click on debit interest or credit interest respectively**
- Select the loan type associated with the interest and insert the interest value in the text boxes provided
- Click on the debit button to post the transaction.

END YEAR TRANSACTION

The **End year Transaction** is done only at the end of an **Accounting Year**. All the year's transactions are transferred to **History;** the previous yearbalances **i.e. Closing Balance** is automatically prepared as the **Opening Balance** for the current year. To get previous year balances you can locate it through **Information Management / Financial Report / History.**

Steps:

- **Click** on **End Year** in the **Financials** drop down Menu
- **Click** on the **End Year** Button. (make sure the date corresponds to **Fiscal Year End** date in the **Global Setup;** Else date is **Invalid)**
- If date corresponds, An Input Box pops- up
- **Type** in the **Current Year** to close and **Click** on the **OK** Button
- **Click** on **Close** button.

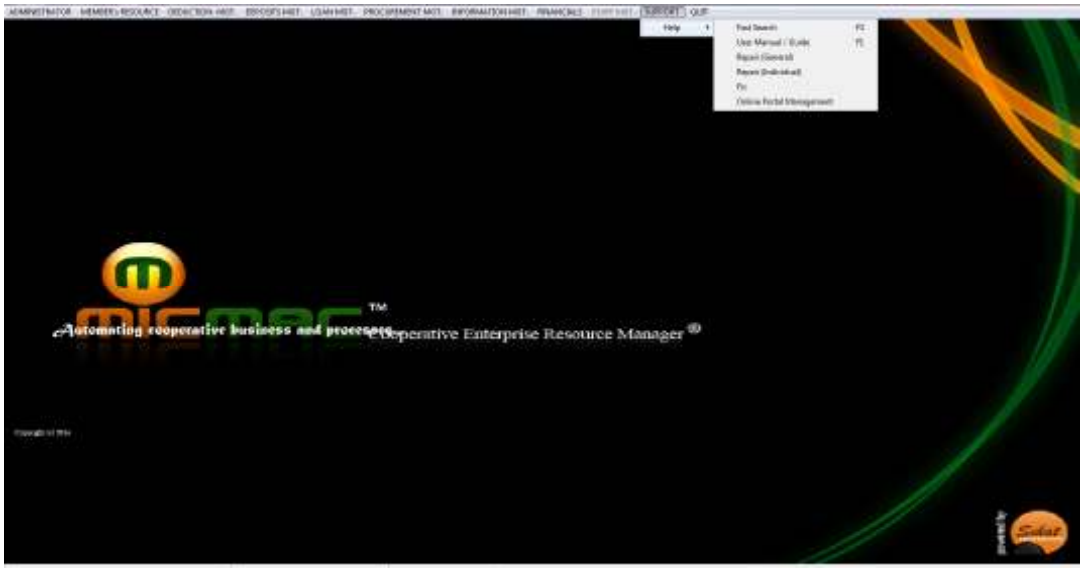
[MODULE 8] SUPPORT

This menu makes available all Help and Support required for our Subscribers, Users of the MICMAC CERM and Clients. See below the sub menu and their functions.

SUPPORT MODULE – is used to:

- Get Help
- Quick Search of Members Information
- Lunch User Manual/ Guide

- Repair members general or Individual record
- Fix
- Online portal management



Obviously the help menu guide you through the Usage of all the MICMAC CERM menu and process. In addition to the Help menu we have:

USER MANUAL/ GUIDE – F1

The **User Manual / Guide** which will guide you through the usage of the MICMAC CERM application and windows. This is made available on a soft copy if one is not in custody or has misplaced the initial copy.

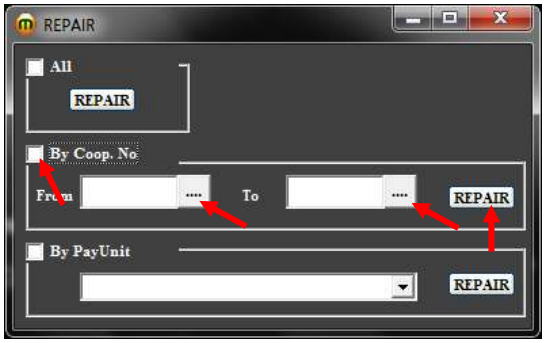
REPAIR (GENERAL)

This is a Utility tool for your database thereby repairing and updating your database or members empty fields whenever it is been used. It is recommended that you do a regular repair of your of your database.

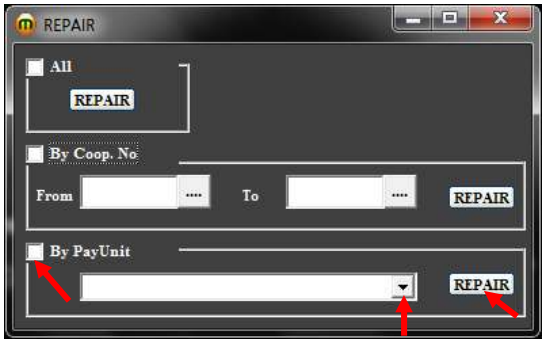
- **Click** on the Support Menu
- **Locate Help on your Menu and Click on Repair (General) Submenu**
- **Click on the first Check Box (All) and Click the Repair Butto members' empty fields.**

If your organisations' Membership Strength is large (Large Database

- **Click on the second Check Box (By Coop. No.) to repair in Batch**
- **Click on the Search Button on the each text Box to pick a range o**
- **Click the Repair Button in Front of it**



If your organisations' Membership Strength is large (Large Database) an organized by the pay Unit or you are not comfortable with Coop. Number

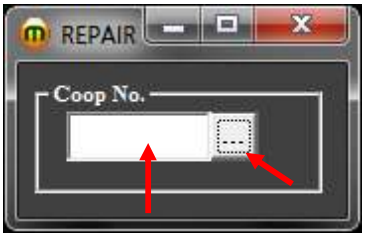


- **Click on the Third Check Box and pick from the dropdown me your pay Unit setup**
- **Click on the Repair Button to repair accordingly**
- **Click** on the **Exit Button** when necessary

REPAIR (INDIVIDUAL)

Exactly like the repair (General) above, this is a Utility tool for your database thereby repairing and updating your database or members empty fields whenever it is been used. But this is strictly used to repair for an individual record.

It is recommended that you do a regular repair of your database.



- **Click** on the Support Menu
- **Locate Help on your Menu and Click on Repair (Individual) Submenu**
- **Type the Coop. Number of the individual you wish to repair and**
- **Click on the Button beside the text Box to Repair.**
- **Click on the Exit Button when necessary**

NB:

Any Information added to this menu is subject to review or amendment and it is to add value to any user of the MICMAC CERM Software Application.

INFORMATION SYSTEM (PERSONNEL)

Information systems personnel is responsible for the computer systems within a company, overseeing installation, ensuring backup systems operate effectively, purchasing hardware and software, providing the ICT technology infrastructures for an organisation and contributing to organisational policy regarding quality standards and strategic planning.

Information systems personnel work in every size of organisation in the industry and the service sector, usually with a staff of technicians, programmers and database skill and knowledge.

Although the title of information systems personnel is becoming more common in the ICT sector, job titles may vary. For example, you might be a service delivery personnel in a non-profit organisation and a function personnel in a financial institution.

Typical work activities

Information systems personnel are responsible for the implementation of technology within an organisation and direct the work of systems and business analysts, computer programmers, support specialists and other computer-related work. The post holder will usually be an experienced worker with technical expertise coupled with an understanding of business and management principles. Duties within the role are ultimately dependent on the employing organisation and the complexity of its information systems.

Standard activities are likely to include:

- Evaluating user needs and system functionality and ensuring that ICT facilities meet these needs;
- Planning, developing and implementing the ICT budget, obtaining competitive prices from suppliers, to ensure cost effectiveness;
- Scheduling upgrades and security backups of hardware and software systems;
- Researching and installing new systems;
- Ensuring the smooth running of all ICT systems, including anti-virus software, print services and email provision;
- Ensuring that software licensing laws are adhered to;
- Providing secure access to the network for remote users;
- Ensuring the security of data from internal and external attack;
- Providing users with appropriate support and advice;
- Managing crisis situations, which may involve complex technical hardware or software problems;
- Mentoring and training new ICT support staff;
- Keeping up to date with the latest technologies.

Activities and Responsibilities of the Information System Personnel in relation to the MicMac CERM Application include:

- Scheduling upgrades and security of the Server and the MicMac CERM
- Ensure Regular backups of hardware and MicMac CERM software systems
- Ensuring the smooth running of MicMac CERM systems, including anti-virus software, print services and email provision;
- Ensuring that the MicMac CERM software licensing laws are adhered to;
- Providing secure access to the network for remote users of the MicMac CERM
- Ensuring the security of data from internal and external attack;
- Providing MicMac CERM users with appropriate support and advice
- Ensuring regular Connection of MicMac CERM users to the functional Database.
- Re- assigning Users and Password Check.
- Audit Trail Register and Administrative Setup and Functions

Companies going through business process re-engineering may well look to the information systems personnel to deal with change management. Business process re-engineering entails re-designing the way work is done so that the organisation's goal is met and costs are reduced. This requires an understanding of the capabilities and constraints of technology and resource implications in terms of budgets, as well as the training and recruitment of specialist staff.

NB

Such personnel appointed or employed to take up this task must meet with our recommendations above

The personnel must go through a recommended training organized specifically for the MicMac CERM Administrative and Financial operation and lastly the Information System training.